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April Spreadsheet

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 Atlantic Coast Life Insurance Company Charleston, SC B++ A.M. Best Founded in 1925!	Products	Current Interest Rates Effective 2-15-19		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 1-7-19	
		Annual Pt to Pt Cap	Monthly Average Cap								Daily Average Cap
FIXED INDEX ANNUITY	Income Navigator AnnuitySM Fixed Indexed Annuity	Annual Pt to Pt Cap	3.45%	10% of your accumulated annuity value after the first yr Required Minimum Distribution or Interest earned on the Fixed Account is available Penalty Free during the first Policy Year	10 year <i>Most States Version</i> Issue Age 0-57 12% 11% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Issue Age 58+ 9.5% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0%	1.65% on 87.5%	\$5,000 Non-qualified	0-75	7.40%	Optional Income Rider 7.00% Compounded Rollup for up to 20 years After the first 10 yrs Option to renew for an additional 10 years as long as the oldest owner is under attained age 80 and the Rider is still active & income has not been turned on. Rider minimum issue age of 45 and benefits may begin once the owner has attained age 55.	
		Monthly Average Cap	4.00%				\$5,000 Qualified				No Agent Commission Chargeback at Death Ages 0-79!
		Daily Average Cap	4.00%				Minimum Premium				
		Monthly Sum	1.50%				Maximum Premium without Home Office Approval				
		Fixed Rate	2.00%				\$1,000,000				
	7% Premium Bonus vested over 10yrs	One of THE BEST Guaranteed Income Riders!  <p>Income Navigator AnnuitySM Annual Income Payments \$100,000 Premium</p> <p>Deferral Years: 55, 60, 65, 70, 75, 80</p> <p>At Issue: 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15</p> <p>Click Here to get an Idea and then run a quote!</p>									
	FIXED INDEX ANNUITY	Income Navigator AnnuitySM Fixed Indexed Annuity	Annual Pt to Pt Cap	3.45%	10% of your accumulated annuity value after the first yr Required Minimum Distribution or Interest earned on the Fixed Account is available Penalty Free during the first Policy Year	10 year <i>Florida Version</i> Issue Age 0-58 10% 10% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Issue Age 59+ 9% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0%	Premium Bonus subject to 10 year Vesting MVA + or -	PRODUCT INFO LINKS			
			Monthly Average Cap	4.00%				Agent Highlights (ALL STATES EXCEPT FL)			
			Daily Average Cap	4.00%				Agent Highlights (FL)			
			Monthly Sum	1.50%				Product State Availability			
Fixed Rate			2.00%	Income Rider Calculator							
7.00% Premium Bonus vested over 10yrs	Full Vested Accumulation Value at Death 105 bps Annual Rider Charge										

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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		Products	Current Interest Rates Effective 4/1/2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features	
Guggenheim Life and Annuity Company Indianapolis, IN B++ (Good) from A.M. Best 13.95 Billion in assets as of 12/31/17	FIXED INDEX ANNUITY	TriVysta™ Fixed Indexed Annuity	S&P 500 1- Year Point-to-Point (Cap)	5.00%	10% of account value after the first yr. (1 per year) Surrender Charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty free withdrawal amount will be waived	10 year 10% 10% 10% 10% 9% 8% 6% 4% 2% 1% then 0% NH* only the 1yr indexed terms available. NO 2yr or 5yr terms. MVA	1.00% on 87.5%	\$10,000 Non-qualified \$5,000 Qualified Minimum Premium Maximum Premium without Home Office Approval \$1,000,000	SGA Commissions- Most States		Optional Income Rider 4.00% Annual Compounded Rollup for 20 years Plus Interest credited to the account value on each anniversary. EVEN AFTER Rider Payments begin!	
		<i>Exciting Limited Distribution Product</i>	1-year Deutsche Bank CROCI Sectors II USD Index (Spread) Volatility Control	3.25%					0-75	7.00%		
			2-year Deutsche Bank CROCI Sectors II USD Index (Participation Rate) Volatility Control	65.00%					76-80	5.00%		
			5 Year Point to point Deutsche Bank CROCI Sectors II USD Index (Participation Rate) NO Volatility Control	30.00%					81	3.50%		
		10% Bonus on premium in the first contract year added to income benefit base if income rider is elected	1-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	100.00%					Agent Commission Bonus			
			2-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	135.00%					1.00% Bonus from 1/1/2019 to 12/31/2019			
			5-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	135.00%					Click here for details			
			Fixed Rate	3.00%								
			TriVysta™ Fixed Indexed Annuity	S&P 500 1- Year Point-to-Point (Cap)	5.00%	10% of account value after the first yr. (1 per year) Surrender Charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty free withdrawal amount will be waived	10 year AK, CA, DE, MN, MO, MS, NJ, OH, OK, OR, PA, SC, TX, UT, WA Version 9% 9% 8% 7% 6% 5% 4% 2% 1% then 0% NO MVA in approved states for this version except DE, MS, SC, & TX which do have an MVA	1.00% on 87.5%	\$10,000 Non-qualified \$5,000 Qualified Minimum Premium Maximum Premium without Home Office Approval \$1,000,000	SGA – Light State Commissions* (AK, CA, DE, MN, MO, MS, NJ, OH, OK, OR, PA, SC, TX, UT, WA)		90 bps Annual Rider Charge calculated on, and deducted from, the account value. Nursing Home Care Waiver Terminal Illness & Critical Illness Waiver The Death Benefit is equal to the full account value of your annuity contract.
		<i>Exciting Limited Distribution Product</i>	1-year Deutsche Bank CROCI Sectors II USD Index (Spread) Volatility Control	3.25%	0-75					6.00%		
			2-year Deutsche Bank CROCI Sectors II USD Index (Participation Rate) Volatility Control	65.00%	76-80					4.00%		
			5 Year Point to point Deutsche Bank CROCI Sectors II USD Index (Participation Rate) NO Volatility Control	30.00%	81					2.50%		
		10% Bonus on premium in the first contract year added to income benefit base if income rider is elected	1-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	100.00%	Agent Commission Bonus							
			2-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	135.00%	1.00% Bonus from 1/1/2019 to 12/31/2019							
5-year Morgan Stanley Diversified Select Index (MSDSI) (Participation Rate)	135.00%		Click here for details									
	Fixed Rate	3.00%										

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		Products	Current Interest Rates Effective 4/1/2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
Guggenheim Life and Annuity Company Indianapolis, IN B++ (Good) from A.M. Best 13.95 Billion in assets as of 12/31/17	FIXED INDEX ANNUITY	Highlander™ Fixed Indexed Annuity 4.00% Bonus* on premium in the first contract year added to account value. * Premium Bonus vested over surrender charge term	Fixed Indexed Annuity with a simple product design with easy to understand interest crediting options and outstanding income rider.		10% of account value after the first yr. (1 per year) Surrender Charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty free withdrawal amount will be waived	10 year AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, ME, MD, MI, MS, MT, NE, NH, NM, NC, ND, NV, OK, RI, SD, TN, VA, VT, WV, WI, WY 10% 10% 10% 10% 9% 8% 6% 4% 2% 1% then 0%	1.00% on 87.5%	\$10,000 Non-qualified \$5,000 Qualified Minimum Premium Maximum Premium without Home Office Approval \$1,000,000	Option A SGA Commissions- Most States		Optional Income Rider 10% Bonus on premium in the first contract year added to income benefit base Plus 4.00% Annual Compounded Rollup for 20 years Plus Interest credited to to the account value on each anniversary. EVEN AFTER Rider Payments begin! <i>90 bps Annual Rider Charge calculated on, and deducted from, the account value.</i> Nursing Home Care Waiver Terminal Illness & Critical Illness Waiver The Death Benefit is equal to the full account value of your annuity contract.
			S&P 500 1- Year Point-to-Point (Cap)	4.00%					0-75	7.00% Upfront	
			S&P 500 1- Year Point-to-Point (Participation Rate)	30.00%					76-80	5.00% Upfront	
			S&P MARC 5% - 1 year Point to Point (Participation Rate)	85.00%					Option B SGA Commissions- Most States		
			Fixed Rate	2.00%					0-75	3.50% Upfront	
				76-80	2.50% Upfront						
				Plus Trail Years 2+							
				0-80	0.50%						
				Option C: 1% Trail all years							
				Option A SGA Commissions- CA & FL							
		0-75	6.00% Upfront								
		76-80	4.00% Upfront								
		Option B SGA Commissions- CA & FL									
		0-75	3.00% Upfront								
		76-80	2.00% Upfront								
		Trail Years 2+									
		0-80	0.50%								
		Option C: 1% Trail all years									

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Products	Rates Effective 4/1/2019 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission Rev. 12/1/17	Features (rev. 5/22/18)	
 Fidelity & Guaranty Life Insurance Company Des Moines, IA A.M. Best A- (Excellent) for financial strength. Ratings as of 11/20/18 and subject to change. ESTABLISHED in 1959 \$25 Billion in assets as of 12/31/2017	FIXED INDEX ANNUITY	Safe Income Plus FPDA 8.00% Premium Bonus	10.00% of vested account value after the 1st year	10 Year 12% 11% 10% 9% 8% 7% 6% 5% 4% 3% then 0% Premium Bonus is vested over 10yr Surrender Charge Term MVA + or - NO MVA in IL or MO	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	AR, AZ, CO, DC, FL*, GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 0 -75 7.00% 76-80 5.00% FL Only* 0 -64 7.00%	8.00% Vested Premium Bonus ALL ISSUE AGES Premium Bonus is included in the income value. Death Benefit Death Benefit is the greater of the MGSV or the account value. Any Premium Bonuses are 100% vested at death.		
									One-year Monthly Point-to-Point with a Cap	1.10%
									One-year Annual Point-to-Point with a Cap	2.00%
									One-year Monthly Average with a Cap	2.00%
									Declared Rate on Index Gain	1.75%
									Fixed Interest Option	1.00%
									Fixed Interest Option	1.00%
Safe Income Plus FPDA 7.00% Premium Bonus	FIXED INDEX ANNUITY	Safe Income Plus FPDA 7.00% Premium Bonus	10.00% of vested account value after the 1st year	10 Year AK, CA, DE, FL*, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA : 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, then 0% Premium Bonus is vested over 10yr Surrender Charge Term MVA + or - NO MVA in AK, MN, OR, PA, WA	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	AK, CA, DE, FL*, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA 0 -75 7.00% 76-80 5.00% FL ONLY* 65-75 7.00% 76-80 5.00%	Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB/EGMWB) Now Included in all policies Annual Roll-up Rate Premium Growing at 7.50% Compounded for 10 yrs Restart of the Rider for another 10 years is available. Impairment Protection aka Income Doublor (not approved in HI, MN, OR, PA, WA) 200% of Single Payout and 150% of Joint Payout if client cannot perform 2 out of 6 ADL's Annual Rider Charge is 1.05%		
									One-year Monthly Point-to-Point with a Cap	1.10%
									One-year Annual Point-to-Point with a Cap	2.00%
									One-year Monthly Average with a Cap	2.00%
									Declared Rate on Index Gain	1.75%
									Fixed Interest Option	1.00%
									Fixed Interest Option	1.00%
Additional Features of Note: 100% Home Health Care Rider, Nursing Home Rider, and Terminal Illness Rider. Subject to State Availability No Agent Commission Chargebacks upon death of the owner. However, 100% commission chargeback for full and partial surrenders that exceed the free amount (if any) during first 12 months and 50% during the second 12 month months.										

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Products	Rates Effective 4/1/2019 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission Rev. 2-19-19	Features (rev. 5/1/18)				
 Fidelity & Guaranty Life Insurance Company Des Moines, IA A.M. Best A- (Excellent) for financial strength. Ratings as of 11/20/18 and subject of change. ESTABLISHED in 1959 \$25 Billion in assets as of 12/31/2017	FIXED INDEX ANNUITY Performance Pro FPDA up to 10.00% Premium Bonus Bonus is credited on all premiums received in the first year.	One-year Monthly Point-to-Point with a Cap	1.60%	10.00% of account value after the 1st year	10 Year 14% 13% 12% 11% 10% 8% 6% 4% 2% 1% then 0% Premium Bonus is vested over 10yr Surrender Charge Term NO MVA in MO	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	AR, AZ, CO, DC, FL*, GA, HI, ID, IL, KS, KY, LA, MD, ME, MI, MO, MT, NC, NE, ND, NM, SD, TN, WI, WV, WY		EGMWB Rider Features Annual Rider Charge is 0.95% Vested Premium Bonus 10.00% Bonus 0-75 5.50% Bonus 76-80 Premium Bonus is not included in the income value.				
		One-year Annual Point-to-Point with a Cap	4.00%				Two -year Point-to-Point with a Cap	8.75%		Three-year Point-to-Point with a Cap	14.75%	0 -75	8.00%
		One-year Gold Commodity Annual Point-to-Point with a Cap	5.25%				Two Year Barclays Trailblazer Sectors 5 Index with Spread			0.00% 2yr spread	76-80	6.00%	
		Fixed Interest Option	1.50%								FL Only* 0 -64 8.00%		
FIXED INDEX ANNUITY Performance Pro FPDA up to 8.00% Premium Bonus Bonus is credited on all premiums received in the first year	FIXED INDEX ANNUITY Performance Pro FPDA up to 8.00% Premium Bonus Bonus is credited on all premiums received in the first year	One-year Monthly Point-to-Point with a Cap	1.60%	10.00% of account value after the 1st year	10 Year AK, CA, DE, FL*, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA : 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, then 0% Premium Bonus is vested over 10yr Surrender Charge Term NO MVA in AK, MN, OR, PA, WA	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	AK, CA, DE, FL*, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA :		Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB) <i>Now Included in all policies</i> Premium Growing at 3.25% Compounded PLUS Interest Earned for up to 20 yrs Rider Income Doubler (not approved in HI, IL, MN, OR, PA, WA) if client cannot perform 2 out of 6 ADL's Death Benefit Death Benefit is the greater of the MGSV or the account value. Any Premium Bonuses are 100% vested at death.				
		One-year Annual Point-to-Point with a Cap	4.00%				Two -year Point-to-Point with a Cap	8.75%		Three-year Point-to-Point with a Cap	14.75%	0 -75	8.00%
		One-year Gold Commodity Annual Point-to-Point with a Cap	5.25%				Two Year Barclays Trailblazer Sectors 5 Index with Spread			0.00% 2yr spread	76-80	6.00%	
		Fixed Interest Option	1.50%								FL ONLY* 65-75 8.00% 76-80 6.00%		
Additional Features of Note: 100% Home Health Care Rider, Nursing Home Rider, and Terminal Illness Rider. Subject to State Availability No Agent Commission Chargebacks upon death of the owner. However, 100% commission chargeback for full and partial surrenders that exceed the free amount (if any) during first 12 months and 50% during the second 12 month months. INCLUDING RMDs!													
FIXED ANNUITY FG Guarantee-Platinum 5® 5 year	FIXED ANNUITY FG Guarantee-Platinum 5® 5 year	3.70% Guaranteed 5 years		100% of All Cumulative Interest. Interest Only After 30 Days	Most States 5 Year 9%, 8%, 7%, 6%, 5% MVA + or -	1.00%	5 Year Platinum		<ul style="list-style-type: none"> • Full Value at Death of Owner • Terminal Illness Waiver • Nursing Home Waiver 				
		Limited Time Interest Rate Special from 2/19/19 - E-app Only!					7 Year 9%, 8%, 7%, 6%, 5%, 4%, 3% MVA + or -			0 - 79	2.00%		
		FG Guarantee-Platinum 7® 7 year					3.85% Guaranteed 7 years			80 - 90	1.00%		
							0 - 79	2.75%					
							80 - 90	1.38%					


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	(Rates Subject to Change)																
	Interest Crediting Options	Fee*	No Fee														
 <p>Fidelity & Guaranty Life Insurance Company Des Moines, IA</p> <p>A.M. Best A- (Excellent) for financial strength. Ratings as of 11/20/18 and subject to change.</p> <p>ESTABLISHED in 1959</p> <p>\$25 Billion in assets as of 12/31/2017</p>	FIXED INDEX ANNUITY	FG Accumulator Plus® 10	One-year Monthly Point-to-Point with a Cap	2.75%	2.00%	10.00% of account value after the 1st year (Systematic withdrawals available on a monthly, quarterly or semi-annual basis)	10 Year 12% 11% 10% 9% 8% 7% 6% 5% 4% 3% then 0% Lower surrender charges apply in AK, CA, DE, FL (issue ages 65 and older), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA. NO MVA in AK, IL, MN, MO, OR, PA, & WA	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	FG AccumulatorPlus® 10	SURRENDER CHARGE WAIVERS						
			One-year monthly average with a cap ²	8.50%	6.75%							Home Health Care Surrender charges and MVA will be waived on withdrawals made while the annuitant requires Home Health Care Services. Available after year 1. Not available in FL, ID, MA.					
			One-year Annual Point-to-Point with a Cap	7.75%	5.25%												
			Barclays Trailblazer Sectors 5 Index¹	160% Par rate 2yr	140% Par rate 2yr												
			One-year annual point-to-point fixed declared rate on index gain	6.25%	4.00%											Nursing Home Benefit: Surrender charges and MVA will be waived on withdrawals made during the period of confinement. Must be confined for 60 days and confinement begins after year 1.	
			One-year Annual Point-to-Point with a Par Rate	50.00%	N/A												
			Fixed Interest Option	1.00%	1.00%												
			*Interest Crediting Options are available with or without a 1.00% fee. The Fee is only assessed on the money allocated to that option.														
			FIXED INDEX ANNUITY	FG Accumulator Plus® 7	One-year Monthly Point-to-Point with a Cap					2.75%	2.00%	10.00% of account value after the 1st year (Systematic withdrawals available on a monthly, quarterly or semi-annual basis)	7 Year 9% 9% 8% 7% 6% 5% 4% then 0% NO MVA in AK, IL, MN, MO, OR, PA, & WA UT, WA.	The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less rider charges if any. That rate is between 1% and 3%, depending on issue state, is set at issue and fixed for the life of the contract. MGSV is reduced by prior surrenders and is adjusted for any reallocations.	\$10,000 NQ or Q \$2,000 minimum for any additional premiums. \$2,000 minimum premium per index crediting option.	FG AccumulatorPlus® 7	Terminal Illness Benefit: Surrender charges and MVA will be waived during terminal illness. Diagnosis made after year 1.
					One-year monthly average with a cap ²					8.00%	6.50%						
One-year Annual Point-to-Point with a Cap	7.50%	5.00%															
Barclays Trailblazer Sectors 5 Index¹	150% Par rate 2yr	130% Par rate 2yr															
One-year annual point-to-point fixed declared rate on index gain	6.00%	4.00%															
One-year Annual Point-to-Point with a Par Rate	50.00%	N/A															
Fixed Interest Option	1.00%	1.00%															
*Interest Crediting Options are available with or without a 1.00% fee. The Fee is only assessed on the money allocated to that option.																	


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	(Rates Subject to Change)								
 8.00% Premium Bonus on 1st Yr Premium with Protection Package issue ages 0-75. 4% Bonus issue ages 76+	FIXED INDEX ANNUITY	1-Year S&P® Monthly Pt-to-Pt	1.85%	10.00% of vested account value after the 1st year	14 Year 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, then 0% MVA + or - NO MVA in IL, MD, NC & VT	\$10,000 NQ or Q	0 -75	8.50%	Protection Rider Package or Enhancement Rider Package now required. Protection Rider Package shown Rider Charge is 1.30% Vested Premium Bonus 8.00% Bonus on 14 yr 7.00% Bonus on 10 yr 5.00% Bonus on 7 yr
		S&P® Monthly Average	5.75%				76-80	6.50%	
		S&P® 1-year Annual Pt to Pt	5.00%				81-85	4.25%	
		One-year Gold Commodity Annual Point-to-Point with a Cap	5.50%				FL Only		
		Barclays Trailblazer Sectors 5 Index	120% Par rate 2yr				0 -64	8.50%	
		Index Gain Option with Declared Rate	4.25%				Max issue age for the 14yr is 64 in FL.		
		Fixed	1.50%						
7.00% Premium Bonus on 1st Yr Premium with Protection Package issue ages 0-75. 3.50% Bonus issue ages 76+ Premium bonus for lower surrender charge states is 6.00% 0-75 & 3% 76+	FIXED INDEX ANNUITY	1-Year S&P® Monthly Pt-to-Pt	1.85%	10.00% of vested account value after the 1st year	10 Year 12, 11 10, 9, 8, 7, 6, 5, 4, 3, then 0% MVA + or - NO MVA in AK, IL, MD, MN, NC, OR, PA, VT, WA Premium Bonus is vested over Surrender Charge Term Lower Surrender charges & Premium Bonus Variation in AK, CA, DE, FL,* MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA - *for 65-85	\$10,000 NQ or Q	0 -75	8.00%	Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB) Income Base is the Greater of: Premium Plus 18.00% Income Rider Bonus OR Premium Growing at 6.00% Compounded for up to 20 yrs Rider Income Doubler
		S&P® Monthly Average	5.75%				76-80	6.00%	
		S&P® 1-year Annual Pt to Pt	5.00%				81-85	4.00%	
		One-year Gold Commodity Annual Point-to-Point with a Cap	5.50%						
		Index Gain Option with Declared Rate	4.25%						
		Barclays Trailblazer Sectors 5 Index	120% Par rate 2yr						
		Fixed	1.50%						
5.00% Premium Bonus on 1st Yr Premium with Protection Package issue ages 0-75. 3.50% Bonus issue ages 76+	FIXED INDEX ANNUITY	1-Year S&P® Monthly Pt-to-Pt	2.10%	10.00% of vested account value after the 1st year	7 Year 10, 9, 8, 7, 6, 5, 4, then 0% MVA + or - NO MVA in AK, IL, MD, MN, NC, OR, PA, VT, WA Premium Bonus is vested over Surrender Charge Term Lower Surrender charges & Premium Bonus Variation in AK, CA, DE, FL,* MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA - *for 65-85	\$10,000 NQ or Q	0 -70	6.50%	if client cannot perform 2 out of 6 ADL's Enhanced Guaranteed Minimum Death Benefit Death Benefit is the greater of: Annuity's account Value OR Income base (roll up will stop at the earlier of age 85 or 10 yrs) taken over at least five years (10 years if age 71 or older) OR Premium+Bonus Growing at 5.00% Simple Interest for 10 years or age 85
		S&P® Monthly Average	6.50%				71-75	4.50%	
		S&P® 1-year Annual Pt to Pt	5.50%				76-85	3.50%	
		One-year Gold Commodity Annual Point-to-Point with a Cap	5.50%				Quick Links F&G Life State Approvals Prosperity Elite Series Agent Highlights		
		Index Gain Option with Declared Rate	4.50%						
		Barclays Trailblazer Sectors 5 Index	125% Par rate 2yr						
		Fixed	1.50%						
Additional Features of Note: 100% Home Health Care Rider, Nursing Home Rider & Terminal Illness Rider. Subject to State Availability No Agent Commission Chargebacks upon death of the owner. However, 100% commission chargeback for full and partial surrenders that exceed the free amount (if any) during first 12 months and 50% during the second 12 month months.									
DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.									



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		Products	Interest Crediting Effective 4-15-19	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 4/15/19	Features Rev.4-15-19
Atlantic Coast Life Insurance Company Charleston, SC B++ A.M. Best Founded in 1925!	FIXED ANNUITY	Guaranteed Income Annuity 10-year Fixed Annuity up to a 10.00% Premium Bonus	The Greater of 1% or the (USD) 3 Month LIBOR Rate with 65% Participation Rate Applied Participation Rate Guaranteed 2 yrs Min. Participation Rate is 10%	RMD or 10% of Purchase Premium after the first yr Required Minimum Distribution is available Penalty Free during the first Policy Year	10 year 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0% MVA + or - Premium Bonus subject to 10 year Vesting Schedule	1.00% on 87.5%	Minimum Premium \$5,000 Qualified OR Non Qualified Maximum Premium without Home Office Approval \$1,000,000	10 year		Choice of 3 Riders At least one rider must be selected
								0-75	7.65%	
Sentinel Security Life Insurance Salt Lake City, UT B++ A.M. Best Founded in 1957!	FIXED ANNUITY	Guaranteed Income Annuity 10-year Fixed Annuity up to a 10.00% Premium Bonus	The Greater of 1% or the (USD) 3 Month LIBOR Rate with 65% Participation Rate Applied Participation Rate Guaranteed 2 yrs Min. Participation Rate is 10%	RMD or 10% of Purchase Premium after the first yr Required Minimum Distribution is available Penalty Free during the first Policy Year	10 year 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0% MVA + or - Premium Bonus subject to 10 year Vesting Schedule	1.00% on 87.5%	Minimum Premium \$5,000 Qualified OR Non Qualified Maximum Premium without Home Office Approval \$1,000,000	10 year		1. Accumulation/No Fee rider (Interest Based Income and Death benefit) a. Premium Bonuses will be credited to the Accumulation Value and the Benefit base i. 10% Premium Bonus on 10-year (10% Ages 0-75; 8% Ages 76-80, 6% Ages 81-85) b. 200% Interest Credits Years 1-10 on Benefit Base for Income and Death Benefit c. Legacy Benefit Roll up Cap: Roll-up limited to 200% or up to 300% d. Issue Ages (0-85) e. Income Rider Home Health Care Doublor (2/6 ADLs) f. Death benefit Equals: Greater of Account Value or 80% Benefit Base OR 100% Benefit Base paid over 5 years
								0-75	7.50%	
										2. Income rider (Guaranteed Income) a. 8.00% Income Bonus (all ages) will be credited to the Income value only b. Income rider is available 30 days after issue. c. Issue Ages 40-85 (age 50 for income) d. 8.00% Compound Rollup for 10 years (10 year reset available) e. Competitive Payout Factors f. Home Health Care Doublor (2/6 ADLs) g. Death benefit Equals: The greater of the Account Value or Guaranteed Minimum Cash Surrender Value paid lump sum h. Annual Fee of 1.25% years 1-5 & 1.6% years 6-10 (subject to change yrs 11-20)
										3. Legacy Benefit Rider (Stacking Death Benefit) a. Premium Bonuses will be credited to the Accumulation Value and the Legacy Benefit Base. i. 10% Premium Bonus on 10-year (10% Ages 45-75; 8% Ages 76-80; 3% Ages 81-85) b. Death benefit Equals: i. Greater of Account Value or 80% Benefit Base OR 100% Benefit Base paid over 5 yrs c. Benefit Base paid upon 1st death with option to continue policy d. 4.00% Plus Interest Stacking Roll-up for 20 years (Guaranteed Minimum of 4% + 1% for 20 years) Compound Interest e. Issue Ages 45-85 with a minimum roll-up of 5 years. f. Roll-up limited to age 85 or up to 300% Premium g. Annual Fee of 1.25% years 1-5 & 1.6% years 6-10 (subject to change yrs 11-20)

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Sentinel Security Life		Products	Current Interest Rates Effective 2-15-19		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features Rev. 6-24-15	
 Salt Lake City, UT B++ A.M. Best Founded in 1957!	FIXED INDEX ANNUITY	Sentinel Plan® Summit Bonus Index SM Fixed Indexed Annuity	Annual Pt to Pt Cap	3.45%	10% of your accumulated annuity value after the first yr Required Minimum Distribution or Interest earned on the Fixed Account is available Penalty Free during the first Policy Year	10 year <i>Most States Version</i> Issue Age 0-57 12% 11% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Issue Age 58+ 9.5% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0% Florida Version Issue Age 0-58 10% 10% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Issue Age 59+ 9% 9% 8% 7% 6% 5% 4% 3% 2% 1% then 0% IA Version Issue Age 0-80 12% 11% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Premium Bonus subject to 10 year Vesting MVA + or -	1.00% on 87.5%	\$10,000 Non-qualified \$5,000 Qualified Minimum Premium Maximum Premium without Home Office Approval \$1,000,000	0-75	7.25%	Optional Income Rider Issue Age: 45-49 4.50% Issue Age: 50-59 5.00% Issue Age: 60-69 6.00% Issue Age: 70+ 6.50% Compounded Rollup for 20 years	
			Monthly Average Cap	4.00%					Summit Bonus Index Annuity Available in 7 More States - Effective 4/16/2018 	76-80		5.00%
			Daily Average Cap	4.00%						No Agent Commission Chargeback at Death Ages 0-79!		
			Monthly Sum	1.50%								
			Fixed Rate	2.00%								
		7% Premium Bonus vested over 10yrs									Additional 1% Premium Bonus IF the client elects the Optional Income Rider an additional one-time bonus equal to 1% of the single premium payment will be credited to the Accumulation Value and the Income Account Value on the Policy Date	
		FIXED INDEX ANNUITY	Sentinel Plan® Summit Bonus Index SM Fixed Indexed Annuity	Annual Pt to Pt Cap	3.45%	10% of your accumulated annuity value after the first yr Required Minimum Distribution or Interest earned on the Fixed Account is available Penalty Free during the first Policy Year	10 year IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA Version Issue Age 0-57 12% 11% 10% 9% 8% 7% 6% 5% 4% 2% then 0% Issue Age 58+ 9% 8.5% 7.5% 6.5% 5.5% 4.5% 3.5% 2.5% 1.5% 0.5% then 0% Premium Bonus subject to 10 year Vesting MVA + or -	PRODUCT INFO LINKS Agent Highlights (ALL STATES EXCEPT FL, IA, IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA) Agent Highlights (IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA) Agent Highlights (IA) Agent Highlights (FL)				Full Vested Accumulation Value at Death 105 bps Annual Rider Charge
				Monthly Average Cap	4.00%							
				Daily Average Cap	4.00%							
				Monthly Sum	1.50%							
Fixed Rate	2.00%											
7.00% Premium Bonus vested over 10yrs												

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Sentinel Security Life		Products	Current Interest Rates Effective 2-1-19	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
 Salt Lake City, UT B++ A.M. Best Founded in 1957!	FIXED INDEX ANNUITY	RETIREMENT PLUS MULTIPLIERSM ANNUITY Fixed Indexed Annuity	Index crediting strategies With Buy-Up Rider		5% of your accumulated annuity value after the first yr Required Minimum Distributions are available Penalty Free during the first Policy Year and thereafter	5 year 10% 9% 8% 7% 6% then 0% <i>MVA + or -</i>	\$5,000 Non-qualified OR Qualified Maximum Premium without Home Office Approval \$1,000,000	5 year		RETIREMENT PLUS MULTIPLIERSM has a choice of an Income rider, a Growth Benefit Rider (BUY up rider for a fee) , OR No Rider
			S&P 500® 1 Year Point-to-Point with Cap	8.50%				0-75	6.00%	
			S&P 500® 1 Year Point-to-Point with Participation Rate	53.00%				76-80	4.75%	
								7 year		
			Goldman Sachs Motif Aging of America Dynamic Balance Index 1 Year Point-to-Point with Participation Rate	117.00%				81-85	2.50%	
								0-75	6.50%	
								76-80	5.25%	
								81-85	3.00%	
								10 year		
								0-75	7.00%	
				76-80	5.75%					
				81-85	4.75%					
				No Agent Commission Chargeback at Death Ages 0-80!						
				Growth Benefit: Accumulation Buy-Up Rider Issue Age: 0-85						
		Exciting New Limited Distribution Product	Index crediting strategies With (GLWB) Rider OR NO Rider		A maximum of two withdrawals are allowed each Contract Year	7 year 10% 9% 8% 7% 6% 5% 4%, then 0% <i>MVA + or -</i>	10 year 10% 9% 8% 7% 6% 5% 4%,3%,2%,1% then 0% <i>MVA + or -</i>	PRODUCT INFO LINKS		Income Multiplier: Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Issue Age: 55-85
S&P 500® 1 Year Point-to-Point with Cap	6.00%		Agent Highlights (Most States except FL)							
S&P 500® 1 Year Point-to-Point with Participation Rate	40.00%		Agent Highlights (FL Only)							
Goldman Sachs Motif Aging of America Dynamic Balance Index 1 Year Point-to-Point with Participation Rate	58.50%		Goldman Sachs Motif Aging of America Dynamic Balance Index Brochure							
Goldman Sachs Motif Aging of America Dynamic Balance Index 3 Year Point-to-Point with Participation Rate	100.00%		Goldman Sachs Motif Aging of America Dynamic Balance Index White Paper							
		This is First Thematic Based Index available in a fixed indexed annuity!		Full Vested Accumulation Value at Death						
		<i>Annual Buy up rider costs 1.25%</i>								
		<i>Annual Income rider cost 0.95%.</i>								

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Products	Rates Effective April 1, 2019 (Rates Subject to Change)			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 4-1-19	Features Rev. 1-15-19	
	Account Options	Rates without Income rider	Rates with Income rider								
EquiTrust Life Insurance Company Des Moines IA B++ (Good) from A.M. Best BBB+ ("Good") S&P \$18.1 Billion in assets as of 12/31/17	FIXED INDEX ANNUITY New MarketPower Bonus Index® 12.00% Premium Bonus On all first year premiums	Account Options	Rates without Income rider	Rates with Income rider	Interest only 1st contract year** 10.00% of Account Value years 2+	14 Year 20,20,19,19,18,17,16,14,12,10,8,6,4,2,0% 10 Year (AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA) 19, 17, 15, 14, 13, 11, 10, 8, 6, 4, 2, 0% MVA + or -	87.5% of premium minus withdrawals, accumulated at the 2% Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00% Except In Wyoming, the MGCR is applied to 90% of premium to determine the minimum cash value floor.	Min. \$10,000 NQ/Q Additional Premiums Accepted 1st year Only	Most States		Full Value at Death MPP Optional Income Rider (Annual cost 125 bps) can be turned on after 2nd contract year. 6.00% Rollup for 10 years Income Doubler
		1-Year Point-to-Point Cap	3.00%	2.00%					0 - 75	8.00%	
		1-Year Monthly Average Cap	3.50%	2.75%					AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA Max issue age in FL is 64 unless client is an accredited investor	7.00%	
		1-Year Monthly Average Participation	50.00%	30.00%							
		1-yr Monthly Cap	1.20%	1.00%							
		2 - Year Monthly Avg. Cap	8.00%	6.00%							
		1-Year Interest Account	1.50%	1.00%							
FIXED INDEX ANNUITY New MarketValue Index® FLEXIBLE PREMIUM	Account Options	Rates without Income rider	Rates with Income rider	Interest only 1st contract year** 10.00% of Account Value years 2+	10 Year 12, 12, 12, 12, 11, 10, 8, 6, 4, 2, 0%. 10 Year: AK, CT, DE, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA OR, TX, UT and WA 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5%; 9 Year (CA) 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9% 10 Year (FL) 10, 10, 10, 10, 10, 10, 8, 6, 4, 2, 0% MVA + or - No MVA in CA and DE	87.5% of premium minus withdrawals, accumulated at the 2% Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00%	Min. Intial \$10,000 NQ/Q Subsequent minimum: \$2,000	0 - 80	7.00%	MV Optional Income Rider (Annual cost 95 bps) can be turned on after 2nd contract year. "stacked" 4% accumulation plus index and interest credits for up to 10 years 10.00% Benefit-Base bonus Income Doubler	
	1-yr Point-to-Point Cap	6.00%	4.75%								
	1-yr Point-to-Point Participation	50%	40%								
	1-yr Monthly Average Cap	7.00%	5.50%								
	1-yr Monthly Avg Participation	85%	60%								
	1-yr Monthly Cap	1.90%	1.60%								
	2 -Year Monthly Avg. Cap	20%	15%								
	1-Year Interest Account	2.75%	2.25%								
	Goldman Sachs Dynamo 1-Year Pt-to-Pt Participation	80%	75%								
	Goldman Sachs Dynamo 2-Year Pt-to-Pt Participation	100%	95%								
FIXED INDEX ANNUITY New MarketTen Bonus Index® 6.00% Premium Bonus On all first 5 years premiums	Account Options	Rates without Income rider	Rates with Income rider	Interest only 1st contract year** 10.00% of Account Value years 2+	10 Year 10, 10, 10, 10, 10, 10, 8, 6, 4, 2, 0% 9 Year (CA) 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9% 10 Year (DE) 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5%; MVA + or - No MVA in CA and DE	100% of premiums paid, (excluding Premium Bonus) less any partial withdrawals, plus interest earned 1% , less surrender charges Minimum Guaranteed Interest Rate on 1-Year Fixed Interest (MGIR) 1.00% Return of Premium Rider	Min. Intial \$10,000 NQ/Q Subsequent minimum: \$2,000	0 - 80	6.00%	MTB Optional Income Rider (Annual cost 100 bps) can be turned on after 2nd contract year. 6.50% Rollup for 10 years Income Doubler	
	1-Year Point-to-Point Cap	4.00%	3.75%								
	1-Year Monthly Average Cap	5.00%	3.75%								
	1-Year Monthly Average Participation	55.00%	45.00%								
	1-yr Monthly Cap	1.30%	1.00%								
	2 - Year Monthly Avg. Cap	8.00%	6.00%								
	1-Year Interest Account	1.75%	1.90%								

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		Products	Current Interest Rates Effective 1/1/2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission Option A	Features Rev. 09/07/17								
<p>A- Excellent A.M. Best</p> <p>\$48.8 Billion in Assets under management as of 12/31/17</p> <p>BBB+ Good Fitch</p> <p>A- Strong S&P</p> <p>96% Investment Grade Bond Portfolio</p>	FIXED INDEX	BONUS GOLD INDEX - 1-07 10.00% Immediately Vested Premium Bonus	1.15% Current Fixed Value Rate Plus 10.0% Bonus		10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	16 Year 20,19.5,19,1 8.5,18, 17.5,17, 16,15,14, 12,10,8,6,4,2, ,0% NO MVA	1.00% Minimum Guaranteed Surrender Value: 80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States			Full Contract Value at Death 3 Lifetime Income/ Benefit Options to Choose From: Option 1: Lifetime Income Rider 6.00% IAV Rate - up to 20 yrs- 0.90% Fee Option 2: Lifetime Income Benefit & Wellbeing Rider 6.00% IAV Rate - up to 20 yrs- 1.00% Fee Option 3: Lifetime Income Benefit with Indexing Income Rider IAV Rate equals Contract value rate of return on the previous contract anniversary Multiplied by IAV Multiplier - Current IAV Multiplier is 400% for bonus Products and 200% for non-bonus products - 0.90% Fee							
			Year(s)																
			1	2					3										
			0-75	6.00%					1.00%	1.00%									
			76-80	4.50%					0.75%	0.75%									
			FL Only																
			1	2					3										
			0-64	6.00%					1.00%	1.00%									
			RETIREMENT GOLD						25% PR#		10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)		10 Year Surrender Charge: 12.5,12,12,1 1,10,9, 8,7,6,4,0% <i>State specific surrender charges in FL, IN, & DE</i>	1.00% Minimum Guaranteed Surrender Value: 87.5% of premiums paid less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States	Years		
			1	2					3										
			0-78	6.00%					1.00%	1.00%									
			IN Only	Year(s)															
1	2	3																	
0-73	6.00%	1.00%	1.00%																
74-78	4.50%	0.75%	0.75%																
FL Only	Year(s)																		
0-64	6.00%	1.00%	1.00%																
(INDEX-2-09) 8.00% Premium Bonus Vested over a 14 Year period beginning in year 4 (INDEX-4-10-FL.2) 8.00% Premium Bonus Vested over a 10 Year period beginning in year 3		2.00% Cap		Bonus Vesting: Most states 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 yrs.) NO MVA" FL Only 0, 0, 10, 20, 30, 40, 50, 62.5, 75, 87.5 100% (10 yrs.) NO MVA"	State specific versions available in FL, IN, & DE For DE: 6% Premium Bonus on 1st year Premiums for Issue Ages 0-78. For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78. For FL: 8% Premium Bonus on 1st Year premiums														
2.00% Cap		15% PR#																	
2.00% Cap		1.00% Cap																	
1.75%		4.65% Cap & 2% Asset Fee																	
4.00% Asset Fee		1.00%																	


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		Products	Current Interest Rates Effective 1/1/2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission Option U	Features
 <p>A-</p> <p>Excellent</p> <p>A.M. Best</p> <p>\$48.8 Billion in Assets under management as of 12/31/17</p> <p>BBB+</p> <p>Good</p> <p>Fitch</p> <p>A-</p> <p>Strong</p> <p>S&P</p>	FIXED INDEX ANNUITY	AssetShield 10	S&P 500 Annual Point to Point w/cap	5.50% Cap	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	10 Year 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% + or - MVA	1.75% 87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States		Full Value at Death
			S&P 500 Monthly Point to Point w/cap	1.80% Cap					18-75	6.00%	
			S&P 500 Annual Point to Point w/pr	54% PR#					76-80	4.50%	
			S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	120% PR#							
			S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index 2yr Pt to Pt w/pr	175% PR#							
			S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	1.50% Cap							
			Current Fixed Value Rate	2.90%							Nursing Care Rider and Terminal Illness Rider for Annuitants under age 75 at Issue
	FIXED INDEX ANNUITY	AssetShield 7	S&P 500 Annual Point to Point w/cap	5.00% Cap	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	7 Year 9.2, 9, 8, 7, 6, 4, 2, then 0% + or - MVA	1.75% 87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States		
			S&P 500 Monthly Point to Point w/cap	1.70% Cap					18-75	4.50%	
			S&P 500 Annual Point to Point w/pr	47% PR#					76-80	3.38%	
			S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	115% PR#					81-85	2.25%	
			S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	1.40% Cap							
			Current Fixed Value Rate	2.75%							
	FIXED INDEX ANNUITY	AssetShield 5	S&P 500 Annual Point to Point w/cap	4.75% Cap	10.00% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed.)	5 Year 9.2, 9, 8, 7, 6, then 0% + or - MVA	1.75% 87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States		
			S&P 500 Monthly Point to Point w/cap	1.60% Cap					18-75	3.75%	
			S&P 500 Annual Point to Point w/pr	44% PR#					76-80	2.81%	
			S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	110% PR#					81-85	1.88%	
			S&P 500 NeXt Monthly Pt to Pt w/Replacement Rate	1.25% Cap							
Current Fixed Value Rate			2.60%								


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		Products	Current Interest Rates Effective 1/1/2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission Option U	Features					
 <p>A-</p> <p>Excellent</p> <p>A.M. Best</p> <p>\$48.8 Billion in Assets under management as of 12/31/17</p> <p>BBB+</p> <p>Good</p> <p>Fitch</p> <p>A-</p> <p>Strong</p> <p>S&P</p>	FIXED INDEX ANNUITY	IncomeShield 10 without LIBR	7.00%	Premium Bonus on all first year premiums	S&P 500 Annual Point to Point w/cap	2.50% Cap	10.00% of Contract Value Annually, Starting Year 2.	10 Year	9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%	+ or - MVA	1.75%	87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States		Full Value at Death
					S&P 500 Monthly Point to Point w/cap	1.30% Cap								18-75	6.25%	
					S&P 500 Annual Point to Point w/pr	20% PR#								76-80	4.70%	
					S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/cap	3.75% Cap										
					S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	60% PR#										
					S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index 2yr Pt to Pt w/pr	85% PR#										
		Current Fixed Value Rate	1.30%			Nursing Care Rider and Terminal Illness Rider for Annuitants under age 75 at Issue										
	FIXED INDEX ANNUITY	IncomeShield 10 with LIBR	7.00%	Premium Bonus on all first year premiums	S&P 500 Annual Point to Point w/cap	2.25% Cap	10.00% of Contract Value Annually, Starting Year 2.	10 Year	9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%	+ or - MVA	1.75%	87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States		Optional Lifetime income Rider 5 Different Rider Options
					S&P 500 Monthly Point to Point w/cap	1.20% Cap								18-75	6.25%	
					S&P 500 Annual Point to Point w/pr	15% PR#								76-80	4.70%	
					S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/cap	3.25% Cap										
					S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	55% PR#										
S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index 2yr Pt to Pt w/pr					80% PR#											
	Current Fixed Value Rate	1.15%														
FIXED INDEX ANNUITY	IncomeShield 7 with LIBR	7.00%	Premium Bonus on all first year premiums	S&P 500 Annual Point to Point w/cap	4.75% Cap	10.00% of Contract Value Annually, Starting Year 2.	7 Year	9.2, 9, 8, 7, 6, 4, 2 then 0%	+ or - MVA	1.75%	87.5% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	\$5,000 NQ or Q	Most States			
				S&P 500 Annual Point to Point w/pr	45% PR#								50-75	5.00%		
				S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/cap	8.00% Cap								76-80	3.75%		
				S&P 500 Dividend Aristocrates Daily Risk Control 5% ER Index Annual Pt to Pt w/pr	90% PR#											
					Current Fixed Value Rate								1.90%			

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. #PR=Participation Rate FOR AGENT USE ONLY.



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April Spreadsheet

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Products	Rates Effective 3/2/19 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 1-27-17	Features Rev. 3/2/2018					
Athene Annuity and Life Company West Des Moines, IA A (Excellent) from A.M. Best A- ("Strong") S&P A- (Strong) Fitch Athene's parent company, Athene Holding Ltd., has \$99.7 Billion in assets as of 12/31/17	Ascent 10 Bonus 2.0 Fixed Index Annuity 3.00% Premium Bonus (2.00% Bonus In CA)	2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index	85.00%	Most States 10 Year 12,12,12,11,10,9,8,7,6,4, then 0% CA Only 8.3,8,7.1,6.2,5.3,4.4,3.5,2.6,1.6,0.9 then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states except MO</i>	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	Most States		Athene Ascent Income Required Rider Two choices to grow the Income Base: •Option 1 — Guaranteed Growth 10% Income Base Bonus and 10% Simple Interest rate yrs 1-10 & 5% Simple yrs 11-20 •Option 2 — Powerful Stacked Rollup Option 5% Income Base Bonus and 7% Simple Interest rate yrs 1-10 & 4% Simple yrs 11-20, plus 200% of interest credits. 3 Income payment options — Including a Earnings-Indexed Income that provides clients with outstanding potential to grow their income payments. Income Doubler Restrictions apply. Not approved in AK, CA, CT, DC, HI, IL, MA, NJ, PA, UT, WA Rider fee: 1.00%					
		1-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index	55.00%											
		2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	55.00%											
		1-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	45.00%											
		1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 5% Index (Total Return)	50.00%											
		1-Year PTP Index (cap) S&P 500 with bailout	3.00%											
		1-Year Monthly Cap Index (cap) S&P 500	1.40%											
		Fixed Strategy (1-year)	1.20%											
		Ascent Pro 10 Bonus Fixed Index Annuity 3.00% Premium Bonus	2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index				85.00%	Beginning the first contract year, a 10% free annual withdrawal is available each year throughout the withdrawal charge period.		FL 10 Year 10,10,10,10,9,8,7,6,5,4 then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states</i>	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	FL	
			1-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index				55.00%							
2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	55.00%													
1-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	45.00%													
1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 5% Index (Total Return)	50.00%													
1-Year PTP Index (cap) S&P 500 with bailout	3.00%													
1-Year Monthly Cap Index (cap) S&P 500	1.40%													
Fixed Strategy (1-year)	1.20%													
Ascent Pro 10 Bonus Select Fixed Index Annuity 3.00% Premium Bonus	2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index		85.00%	Light States 10 Year 8.3,8,7.1,6.2,5.3,4.4,3.5,2.6,1.6,0.9 then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states except AK, HI, MN, NJ, PA, UT, WA</i>	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$5,000 NQ/Q \$1 Million Max Premium without Home Office Approval	AK,DE,HI,MN,NJ,NV,OH,PA,OK,SC,TX,UT,WA							
	1-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index		55.00%											
	2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	55.00%												
	1-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	45.00%												
	1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 5% Index (Total Return)	50.00%												
	1-Year PTP Index (cap) S&P 500 with bailout	3.00%												
	1-Year Monthly Cap Index (cap) S&P 500	1.40%												
	Fixed Strategy (1-year)	1.20%												
	Athene Ascent ProSM — Additional Features and Benefits: 100% Terminal illness and confinement waiver: Waiver of Withdrawal Charges, Market Value Adjustment and Premium Bonus Vesting Adjustment are available in the event of terminal illness and/or confinement into a qualified care facility. (not available in CA or MA.) Full value at death: The Death Benefit paid will be the greater of the Contract's Accumulated Value or the Minimum Guaranteed Contract Value. Premium Bonuses are 100% vested at death.													

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April Spreadsheet

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		Products	Rates Effective 3/2/2019 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 6-17-17	Features Rev. 10-1-15																																										
Athene Annuity and Life Company West Des Moines, IA A (Excellent) from A.M. Best A- ("Strong") S&P A- (Strong) Fitch Athene's parent company, Athene Holding Ltd., has \$99.7 Billion in assets as of 12/31/17	FIXED INDEX ANNUITY	Performance Elite 7 Fixed Index Annuity up to 6.00% Premium Bonus	Premium Bonus: Most states is 6%, 5% in AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	Base NA	Plus 6% <small>Most States</small>	Beginning the first contract year , a 10% free annual withdrawal is available each year throughout the withdrawal charge period.	7 Year Most States 9,8,8,7,9,6,9,5,9,5,4, then 0% CA Only: 8,2,7,6,6,6,5,5,4,4,3,4,2,3, then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states except MD, MN, MO</i>	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$25,000 Min. Premium in TX	Most States		Athene Performance Elite Plus ... for growth + liquidity •Enhanced Premium Bonus •Up to 10% free withdrawals per year, available immediately •Up to 20% free if no withdrawals are taken in the prior year • Return of Premium Benefit available after the fourth contract year • Liquidity Rider is attached to all Plus versions of the Performance Elite Series. 95 bps annual fee																																									
			2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index	125.00%	125.00%					Cumulative to 20% if no withdrawals are taken the prior year.	10 Year Most States 12,12,12,11,10,9,8,7,6, 4, then 0% CA Only 8,3,8,7,1,6,2,5,3,4,4,3,5,2,6, 1,6,0,9 then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states except MD, MN, MO, PA, WA</i>		87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$25,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																						
			2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	70.00%	70.00%										Base	10 Year - Select 8,3,8,7,1,6,2,5,3,4,4,3,5, 2,6,1,6,0,9 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																		
			2-Year No Cap PTP Index (spread) - S&P 500 Daily Risk Control 2 8% Index (Total Return)	3.50%	3.50%														Beginning the second contract year , a 5% free annual withdrawal is available each year throughout the withdrawal charge period.	10 Year - Pro 10,10,10,10,9,8,7,6,5,4 then 0% <i>Premium Bonuses vested over the surrender charge term</i> <i>MVA in all approved states except MD, MN, MO, PA, WA</i>	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																														
			1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 2 8% Index (Total Return)	45.00%	45.00%																		Base	8,3,8,7,1,6,2,5,3,4,4,3,5, 2,6,1,6,0,9 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																										
			1-Year PTP Index (cap) S&P 500	4.50%	4.50%																						Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																						
			1-Year Monthly Cap Index (cap) S&P 500	1.75%	1.75%																										Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																		
			Fixed Strategy (1-year)	1.70%	1.70%																														Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States														
			Premium Bonus	6% <small>4% in CA</small>	12% <small>9% in CA, 10% in OH</small>																																		Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States										
	2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index	110.00%	110.00%	Base	10 Year - Select 8,3,8,7,1,6,2,5,3,4,4,3,5, 2,6,1,6,0,9 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																													
	2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	60.00%	60.00%					Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																									
	2-Year No Cap PTP Index (spread) - S&P 500 Daily Risk Control 2 8% Index (Total Return)	4.25%	4.25%									Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																					
	1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 2 8% Index (Total Return)	40.00%	40.00%													Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																	
	1-Year PTP Index (cap) S&P 500	4.00%	4.00%																	Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																													
	1-Year Monthly Cap Index (cap) S&P 500	1.60%	1.60%																					Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																									
	Fixed Strategy (1-year)	1.45%	1.45%																									Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																					
	Premium Bonus PE10 Select	4.00%	9%, 7% in OH																													Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																	
	Premium Bonus PE10 Pro For MD & FL ages 65-78 only	4.00%	10.00%																																	Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States													
	2-Year No Cap PTP Index (Participation Rate)- BNP Paribas Multi Asset Diversified 5 Index	110.00%	110.00%																																					Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States									
	2-Year No Cap PTP Index (Participation Rate)-Morningstar Dividend Yield Focus Target Volatility 5 Index	60.00%	60.00%																																									Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States					
	2-Year No Cap PTP Index (spread) - S&P 500 Daily Risk Control 2 8% Index (Total Return)	4.25%	4.25%																																													Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States	
	1-Year No Cap PTP Index (Participation Rate)- S&P 500 Daily Risk Control 2 5% Index (Total Return)	40.00%	40.00%																																																	Base	10,10,10,10,9,8,7,6,5,4 then 0%
	1-Year PTP Index (cap) S&P 500	4.00%	4.00%	Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																													
	1-Year Monthly Cap Index (cap) S&P 500	1.60%	1.60%	Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																													
Fixed Strategy (1-year)	1.45%	1.45%	Base	10,10,10,10,9,8,7,6,5,4 then 0%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Min. \$10,000 NQ/Q \$1 Million Max Premium without Home Office Approval *\$5,000 Min. Premium in CT, MN, NJ, OR, PA, TX, and WA	Most States																																														
Performance Elite Annuity Series - Additional Features and Benefits:																																																					
100% Terminal illness and confinement waiver: Waiver of Withdrawal Charges, Market Value Adjustment and Premium Bonus Vesting Adjustment are available in the event of terminal illness and/or confinement into a qualified care facility. (not available in CA or MA.)																																																					
Full value at death: The Death Benefit paid will be the greatest of the Contract's Accumulated Value, the Minimum Guaranteed Contract Value, or Return of Premium. Premium																																																					
0-70 6.50%																																																					
71-75 6.50%																																																					
76-78 5.00%																																																					
MD (Pro)																																																					
0-70 6.50%																																																					
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76-78 5.00%																																																					

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		Products	Rates Effective 4/2/2019			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. 1-1-19	Rev. 12-3-16	Features Rev. 12-3-16		
<p>NORTH AMERICAN</p> <p>A+ (Superior) by A.M. Best</p> <p>“A+” (Strong) by Standard & Poor’s.</p> <p>“A+” (Strong) by Fitch</p> <p>\$22.1 billion in assets as of December 31, 2016</p> <p>Founded in 1886 as North American Accident Association</p>	FIXED INDEX ANNUITY	Charter Plus 10[®] FPDA up to 7% Premium Bonus* on all Premiums paid in the 1st 7 yrs 7.00% Premium Bonus for Initial premiums of \$75,000 or more 5.00% Premium Bonus for Initial premiums of less than \$75,000	CREDITING METHODS & INDEXED ACCOUNTS	Most States AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA	10.00% of Accumulation Value Annually After the 1st Yr.	Most States 10 Year 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, then 0% AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA 10 Year 9, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 3, 2, 1, then 0% Interest Adjustment + or - Premium Bonus Recapture applies over surrender charge term	Minimum Guaranteed Interest: 1% Minimum Guarantee Surrender Value: Accumulation 87.5% of premiums, less withdrawal proceeds, at 1% Interest, compounded annually	\$20,000 NQ or Q	Most States 0-75 6.75% 76-79 5.06% VA commissions will be reduced by 1%.	Full Accumulation Value at death.					
											S&P 500 [®] Annual Daily Average (Margin)	6.95%	7.25%		
											S&P 500 [®] Monthly Point-to-Point (Monthly Cap)	1.30%	1.20%		
											S&P 500 [®] Annual Point-to-Point (1yr cap)	3.15%	3.00%		
											S&P 500 [®] Annual Point-to-Point Participation Rate	22.00%	20.00%		
											S&P 500 [®] Low Volatility Daily Risk Control 5% with Margin	4.60%	4.80%		
											2yr S&P 500 [®] Low Volatility Daily Risk Control 8% with Margin	5.65%	5.90%		
											Nasdaq-100 [®] Monthly Point-to-Point (Monthly Cap)	1.20%	1.15%		
											Fixed Account rate (1yr Declared rate)	1.60%	1.50%		
											PREMIUM BONUS			\$75K+	\$20K-74.9K
														7.00%	5.00%
											<p>RetireChoice 10[®] FPDA</p> <p>4.50% Premium Bonus*</p> <p>on all Premiums paid in the 1st 5 yrs</p> <p>* with optional additional Benefit Rider (ABR) (2.00% without)</p>	FIXED INDEX ANNUITY	CREDITING METHODS & INDEXED ACCOUNTS	High Band \$250,000+	Low Band \$20,000-249,999
S&P 500 [®] Annual Monthly Average Participation rate	50.00%	50.00%													
S&P 500 [®] Monthly Point-to-Point (Monthly Cap)	2.00%	1.80%													
S&P 500 [®] Biennial Point-to-Point (2yr cap)	8.75%	8.10%													
S&P 500 [®] Annual Point-to-Point (1yr cap)	5.00%	4.70%													
S&P 500 [®] Inverse Performance Trigger (Trigger Rate)	5.60%	5.20%													
S&P 500 [®] Low Volatility Daily Risk Control 5% with Margin	2.85%	3.15%													
S&P 400 [®] Annual Monthly Average Participation rate	45.00%	45.00%													
S&P 400 [®] Annual Point-to-Point (1yr cap)	3.60%	3.30%													
DJIA [®] Annual Monthly Average Participation rate	50.00%	45.00%													
DJIA [®] Annual Point-to-Point (1yr cap)	3.70%	3.45%													
Nasdaq-100 [®] Monthly Point-to-Point (Monthly Cap)	1.60%	1.50%													
Nasdaq-100 [®] Annual Point-to-Point (1yr cap)	3.55%	3.30%													
LBMA Afternoon (PM) Gold Price Annual Point-to-Point (1yr cap)	3.95%	3.60%													
Fixed Account rate (1yr Declared rate)	2.25%	2.10%													
Effective: 7/19/16 Income Pay Plus/Income Pay will be available on the NAC RetireChoice [®] fixed index annuity ONLY when the optional Additional Benefit Rider (ABR) is NOT elected															
DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.															



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Products	Rates Effective 4/15/2019 (Rates Subject to Change)		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features		
	Allocation Option	Interest Rate Cap/Interest Rate									
 W&S Financial Group Distributors Integrity Life Insurance Company, Cincinnati, OH A+ (Superior) from AM Best AA (Very Strong) from Standard & Poors's AA (Very Strong) from Fitch Aa3 (Excellent) from Moody's 96 Comdex Rating! Parent company, Western & Southern Financial Group, has \$45.5 Billion in assets as of 5/22/17 Founded in 1888 as The Western and Southern Life Insurance Company	FIXED INDEX ANNUITY	SPDA Indextra™ Fixed Index Annuity 10 Year	Allocation Option	Interest Rate Cap/Interest Rate	10.00% of Account Value years 2+	10 Year	Guaranteed Minimum Surrender Value: 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate currently 1.25%	Min. \$15,000 NQ/Q \$1.5 Million Age 18-75 \$750K Age 76-85 Max Premium without Home Office Approval	18 -75	6.50%	Full Value at Death Indextra™ Guaranteed Lifetime Withdrawal Benefit Rider (95 bps rider cost) up to 9.00% Annual Roll up for 10yrs Roll-up Base: Attained Age of Younger Covered Person 45-60: 7% Roll-up 61-74: 8% Roll-up 75-90: 9% Roll-up Annual Roll-up is simple interest
			S&P 500® 1-Year Point-to-Point Cap	4.50%					76-85	5.00%	
			Fixed Interest Option, 1 Year	2.05%							
			Allocation Options Point to Point, NO cap	Participation Rate					Trail Options Available	NO Commission Chargebacks at Death	
			J.P. Morgan Strategic BalancedSM Index, 3 year	100%							
			J.P. Morgan Strategic BalancedSM Index, 2 year	82%							
			J.P. Morgan Strategic BalancedSM Index, 1 year	57%							
			GS Momentum Builder Multi-Asset Class Index, 3 year	125%					Trail Options Available	NO Commission Chargebacks at Death	
			GS Momentum Builder Multi-Asset Class Index, 2 year	100%							
			GS Momentum Builder Multi-Asset Class Index, 1 year	75%							
FIXED INDEX ANNUITY	SPDA Indextra™ Fixed Index Annuity 7 Year	Allocation Option	Interest Rate Cap/Interest Rate	10.00% of Account Value years 2+	7 Year	Guaranteed Minimum Account Value Benefit: (If held to the end of the surrender charge term) 7-Year: 107% 10-Year: 110%	Min. \$15,000 NQ/Q \$1.5 Million Age 18-75 \$750K Age 76-85 Max Premium without Home Office Approval	18 -75	5.25%	Death Benefit The beneficiary will be paid the Accumulation value as of the date of death. Withdrawal Charge Waivers Limited Life Expectancy Confinement to a Nursing home, hospital, or Licensed Health care Facility. No age limit Full Annuities Required Minimum Distributions	
		S&P 500® 1-Year Point-to-Point Cap	4.25%					76-85	4.25%		
		Fixed Interest Option, 1 Year	2.00%								
		Allocation Options Point to Point, NO cap	Participation Rate					Trail Options Available	NO Commission Chargebacks at Death		
		J.P. Morgan Strategic BalancedSM Index, 3 year	92%								
		J.P. Morgan Strategic BalancedSM Index, 2 year	80%								
		J.P. Morgan Strategic BalancedSM Index, 1 year	55%								
		GS Momentum Builder Multi-Asset Class Index, 3 year	120%					Trail Options Available	NO Commission Chargebacks at Death		
		GS Momentum Builder Multi-Asset Class Index, 2 year	100%								
		GS Momentum Builder Multi-Asset Class Index, 1 year	70%								
FIXED ANNUITY	SPDA Integrity MultiVantage® MYGA	Guaranteed Rate Options (GRO) Rates		10.00% of Account Value Available Immediately and every year thereafter Systematic withdrawals also available	4 Year 8%, 8%, 7% 7% 5 Year 8%, 8%, 7% 7% 6% 7 Year 8%, 8%, 7% 7% 6% 5% 4% 10 Year 8%, 8%, 7% 7% 6% 5% 4% 3% 2% 1% MVA + or -	1.00% Min Renewal after the Initial rate guarantee term	Min. \$20,000 NQ/Q \$1 Million Age 18-75 \$750K Age 75-85 Max Premium without Home Office Approval	4-Year GRO		Death Benefit The beneficiary will be paid the Accumulation value as of the date of death. Withdrawal Charge Waivers Limited Life Expectancy Confinement to a Nursing home, hospital, or Licensed Health care Facility. No age limit Full Annuities Required Minimum Distributions	
		4-Year GRO First year Rate	2.65%					0 -75	2.00%		
		4-Year GRO Rate 2-4 Years	1.65%					76-85	1.50%		
		4-Year GRO Average Annual Rate	1.90%					86-89	1.20%		
		5-Year GRO First year Rate	2.85%					5-Year GRO			
		5-Year GRO Rate 2-5 Years	1.85%					0 -75	2.50%		
		5-Year GRO Average Annual Rate	2.05%					76-85	2.00%		
		7-Year GRO First year Rate	3.20%					86-89	1.70%		
		7-Year GRO Rate 2-7 Years	2.20%					7-Year GRO			
		7-Year GRO Average Annual Rate	2.34%					0 -75	3.00%		
		10-Year GRO First year Rate	3.35%					76-85	2.20%		
		10-Year GRO Rate 2-10 Years	2.35%					86-89	1.80%		
		10-Year GRO Average Annual Rate	2.45%					10-Year GRO			
								0 -75	3.50%		
		76-85	2.70%								
		86-89	2.00%								


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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Products		Current Interest Rates , Product Names, and Features <i>Effective April 1, 2019</i>				Withdrawal Provision	Surrender Charge	TGV	Min. Prem.	Iss. Age	Comm. Eff. 10/3/11	Features		
 PHOENIX A NASSAU BE COMPANY The Phoenix Companies, Inc. Hartford, CT B A.M. Best BB- S&P \$19 Billion in Total Statutory Assets as of June 30, 2017 Founded in 1851	FIXED INDEX ANNUITY	Most States Version	Index Account	Cap Rate	Participation Rate	Spread Rate	10 Year 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, then 0% MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000	Most States		Rider Income available Immediately No wait! Income Today Rider 30% Bonus to the Income benefit base if income is taken in yr 1, 37.5% Bonus to the Incomebenefit base if income is taken in yr 2, 45% Bonus to the Incomebenefit base if income is taken in yr 3 PLUS Provides an additional 3% simple interest roll-up to the Benefit Base in years 3-10 or until rider exercise Rider Fee: 0.95%		
		Phoenix	Monthly Cap - S&P 500®	1.30%	N/A	N/A				Up to 10% in free withdrawals after 1st yr	0 - 75		7.25%	
			1 yr Point to Point - S&P 500®	2.75%	N/A	N/A								
		Personal Income Annuity	2 yr Point to Point - S&P 500®	5.50%	N/A	N/A				1 yr Point to Point - S&P 500® 2 yr Point to Point - S&P 500®	76 - 80		5.00%	
			1 yr Point to Point - S&P 500®	N/A	21.00%	N/A								
				1-Year CSTMAI	N/A	N/A				4.25%	50 BASIS POINT COMPENSATION SPECIAL		Click here for details	
				2-Year CSTMAI	N/A	N/A				4.00%				
				Fixed Account	1.50%	N/A				N/A				
The Version above is approved in AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, and WY														
	FIXED INDEX ANNUITY		Index Account	Cap Rate	Participation Rate	Spread Rate	10 Year CT, FL, IA, IN, MD, MS, NV, NH, OK, PA, UT: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% KY, OH, TX: 9.1, 8.2, 7.3, 6.4, 5.5, 4.6, 3.7, 2.8, 1.8, 0.9 then 0% MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000			Income Tommorrow Rider 14% Annual Roll-up to the benefit base for 10 years (Simple Interest) then can be restarted for up to another 10 yrs at a new roll up rate. Rider Fee: 0.95%		
		Phoenix	Monthly Cap - S&P 500®	1.15%	N/A	N/A				Up to 10% in free withdrawals after 1st yr	0 - 75		7.00%	
			1 yr Point to Point - S&P 500®	2.25%	N/A	N/A								
		Personal Income Annuity	2 yr Point to Point - S&P 500®	4.50%	N/A	N/A				1 yr Point to Point - S&P 500® 2 yr Point to Point - S&P 500®	76 - 80		4.75%	
			1 yr Point to Point - S&P 500®	N/A	17.00%	N/A								
				1-Year CSTMAI	N/A	N/A				5.25%	50 BASIS POINT COMPENSATION SPECIAL		Click here for details	
				2-Year CSTMAI	N/A	N/A				5.50%				
				Fixed Account	1.25%	N/A				N/A				
The Version above is approved in CT, DE, FL, IN, IA, KY, MD, MS, NV, NH, OH, OK, PA, TX and UT														
Assets held by a separate account from general account	FIXED INDEX ANNUITY		Index Account	Cap Rate	Participation Rate	Spread Rate	10 Year 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0% MVA + or -	TGV (Total Guaranteed Value) is equal to 87.5% of the single premium, accumulated at the TGV Rate which is set at issue and ranges from 1% to 3%	15,000			Income Tommorrow Rider 14% Annual Roll-up to the benefit base for 10 years (Simple Interest) then can be restarted for up to another 10 yrs at a new roll up rate. Rider Fee: 0.95%		
		Phoenix	Monthly Cap - S&P 500®	1.15%	N/A	N/A				Up to 10% in free withdrawals after 1st yr	0 - 75		7.00%	
			1 yr Point to Point - S&P 500®	2.25%	N/A	N/A								
		Personal Income Annuity	2 yr Point to Point - S&P 500®	4.50%	N/A	N/A				1 yr Point to Point - S&P 500® 2 yr Point to Point - S&P 500®	76 - 80		5.00%	
			1 yr Point to Point - S&P 500®	N/A	17.00%	N/A								
				1-Year CSTMAI	N/A	N/A				5.25%	50 BASIS POINT COMPENSATION SPECIAL		Click here for details	
				2-Year CSTMAI	N/A	N/A				5.50%				
				Fixed Account	1.25%	N/A				N/A				
The Version above is approved in AK, MN, MO, NC, NJ, OR, VA, and WA														


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide and other carrier marketing materials for information on by not limited to specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY. Indexed accounts may not be available in all states. CSTMAI is the CS Tactical Multi Asset Index managed by Credit Suisse



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 <p>The Phoenix Companies, Inc. Hartford, CT</p> <p>B A.M. Best BB- S&P</p> <p>\$19 Billion in Total Statutory Assets as of June 30, 2017</p> <p>Founded in 1851</p> <p>Assets held by a separate account from general account</p>	FIXED INDEX ANNUITY	Products	Current Interest Rates , Product Names, and Features Effective April 1, 2019						Withdrawal Provision	Surrender Charge	Min. Prem.	Iss. Age	Comm. Eff. 9/1/17	Features			
		Most States Version	Index Account	Cap Rate	Par Rate	Spread Rate	Cap Rate	Par Rate	Spread Rate	Up to 10% in free withdrawals after 1st yr	10 Year	15,000	Most States		Rider Income available Immediately No wait!		
		Phoenix Personal Protection Choice Annuity	Monthly Cap - S&P 500®	2.05%	N/A	N/A	1.90%	N/A	N/A		For AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WV, WI, WY		0 - 75	7.25%			
			1 yr Point to Point - S&P 500®	5.25%	N/A	N/A	4.75%	N/A	N/A		12, 12, 12, 11, 10, 9, 8, 7, 6, 4, then 0%		76 - 80	5.00%			
			2 yr Point to Point - S&P 500®	11.25%	N/A	N/A	10.25%	N/A	N/A		For CT, FL, DE, IA, IN, MS, MT, NH, NV, OK, PA, UT		NQ and Q	For CT, FL, IA, IN, MS, NV, OK, PA, UT, TX		7.00%	
			1 yr Point to Point - S&P 500®	N/A	38.00%	N/A	N/A	35.00%	N/A		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%						0 - 75
			2 yr Point to Point - S&P 500®	N/A	54.00%	N/A	N/A	49.00%	N/A		For DE, KY, OH, TX: 9.1, 8.2, 7.3, 6.4, 5.5, 4.6, 3.7, 2.8, 1.8, 0.9						76 - 80
			1-Year CSTMAI	N/A	N/A	0.50%	N/A	N/A	1.00%		MVA + or -						
			2-Year CSTMAI	N/A	N/A	0.00%	N/A	N/A	0.00%								
		Fixed Account	2.75%	N/A	N/A	2.50%	N/A	N/A									
The Version above is approved in AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MS, MT, ND, NE, NH, NV, NM, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, WV, WI, and WY																	
FIXED INDEX ANNUITY	Phoenix Personal Protection Choice Annuity	Index Account	Cap Rate		Participation Rate		Spread Rate	Up to 10% in free withdrawals after 1st yr	10 Year	15,000	For AK, MN, MO, NC, NJ OR, VA & WA		Income Today Rider				
		Monthly Cap - S&P 500®	1.90%		N/A		N/A		AK, MN, MO, NC, NJ OR, VA & WA:		0 - 75	7.00%					
		1 yr Point to Point - S&P 500®	4.75%		N/A		N/A		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, then 0%		76 - 80	5.00%					
		2 yr Point to Point - S&P 500®	10.25%		N/A		N/A		MVA + or -		NQ and Q	50 BASIS POINT COMPENSATION SPECIAL					
		1 yr Point to Point - S&P 500®	N/A		35.00%		N/A										
		2 yr Point to Point - S&P 500®	N/A		49.00%		N/A										
		1-Year CSTMAI	N/A		N/A		1.00%										
2-Year CSTMAI	N/A		N/A		0.00%												
Fixed Account	2.50%		N/A		N/A			Click here for details									
The Version above is approved in AK, MN, MO, NC, NJ OR, VA & WA																	
Rider Features and Benefits	Income Protection Benefit	Income Today Rider Offers guaranteed lifetime income and an income bonus of up to 45% of your initial contract value, credited to your benefit base Bonus if withdrawals begin in Year 1 30% Year 2 37.5% Year 3 45.0% Plus ... Provides an additional 3% simple interest roll-up to the Benefit Base in years 3-10 or until rider exercise															
	Care Protection Benefit	Increases the amount of your income withdrawal for up to 5 years in the event you are confined to a nursing home and/or are unable to perform 2 of 6 activities of daily living (ADLs). This benefit is available after your second contract anniversary and ranges from 125% to 250% of your income benefit based on age and qualification level. (NOT available in AK, CA, CT, HI, IL, OR, PA, VA, and WA) TX has Care Protection for nursing home confinement only.															
	Family Protection Benefit	Provides an enhanced lump-sum death benefit equal to a simple interest roll-up of 5% or 10% (depending on your attained age) for 10 years, up to a maximum of 250% of premium or age 85, whichever comes first															
	Rider combinations & Rider Fees	Income, Family & Care Protection: 1.15% * of the income Benefit Base Income & Family Protection: 1.15% * of the income Benefit Base Income & Care Protection: 0.95% of the income Benefit Base						* Rider Fee is 1.00% In MN Effective June 1, 2018, Riders are now optional. A rider does NOT have to be elected at issue.									
DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide and other carrier marketing materials for information on by not limited to specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.																	



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Products		Current Interest Rates Effective 3/1/19		Withdrawal Provision	Surrender Charge	Minimum Guarante	Minimum Premium	Iss. Age	Commission rev. 8-14	Features Rev 3-25-19	
 A Excellent A.M. Best "A" (Strong) by Standard & Poor's. \$10.8 Billion in Assets under management as of Dec 31, 2016	FIXED INDEX ANNUITY	Ultra Future 9.00% Immediately Vested Premium Bonus 2.00% Premium Bonus in WA, DE, IL, IN, MN, MA, NJ, UT & PA	12.87*% Guaranteed First Year Yield!		10% Account Value, free of a withdrawal charge, once annually AFTER 1st Policy Year or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge	15 Year 19.25, 18.5, 17.75, 16.75, 16, 15.25, 14.5, 13.5, 12.75, 12, 10.8, 6, 4, 2 NO MVA Surrender Charge Variations in FL, IL, MA, PA, TX, VA, VT, WA, DE, IN, MN, NJ, UT	1.50% Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ \$2,000 Q	Most States		Full Contract Value at Death! <u>Effective 8-4-17 for all approved states except CA, DE, HI, NC, OH, PA, WA:</u> Income Outlook Plus 5 NH Lifetime Income Benefit Rider 5.00% Premium Rider Bonus added to the contract and income values and 3.00% Annual Rollup Up New Benefit - Nursing Home Confinement Provision Nursing Home Income Doubler is available for up to 5 years (2yr wait & 90 day confinement requirement.) with a 150bps annual fee.
			3.55% Current Fixed Value Rate Plus						9.0% Bonus		
			Par rate/Cap						Asset Fee		
			S&P 500 Annual Monthly Average	75.00%					0.00%		
			S&P 500 Daily Risk Control 5% Index (Excess Return)	150.00%					N/A		
			Current Fixed Value Rate	3.55%					N/A		
			PA, MA, IL, WA, MN, NJ, DE, IN, & UT Version Only						5.62*% Guaranteed First Year Yield!		
			3.55% Current Fixed Value Rate Plus						2.0% Bonus		
			Par rate/Cap						Asset Fee		
			S&P 500 Annual Monthly Average	75.00%					0.00%		
S&P 500 Daily Risk Control 5% Index (Excess Return)	155.00%	N/A									
Current Fixed Value Rate	3.55%	N/A									
Par rate/Cap S&P 500 Annual Monthly Average 95.00% S&P 500 Daily Risk Control 5% Index (Excess Return) 190.00% Current Fixed Value Rate 4.45% New Option: Option J S&P 500 Annual Point-to-Point with an Annual Cap and Annual Charge Cap Annual Strategy Charge 9.75% 0.50% 50 bps "buys" a cap of 9.00% on an annual point-to-point of the S & P 500. If you don't elect option J there will be no charge. NWL projects a renewal cap of 2.50% so We are promoting this as a first year strategy or a "bridge" strategy to other possible index allocations being offering one year from now. The charge will be proportional to the allocation into the option J. DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.		10% Account Value, free of a withdrawal charge, once annually AFTER 1st Policy Year, cumulative to a maximum of 50% or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge or Systematic Withdrawal of Interest After 1st Policy Year or IRA Qualified - RMD free of a withdrawal charge		13 Year 15, 14.75, 14, 13, 12.25, 11.25, 10.5, 9.75, 8.75, 8, 6, 4, 2 NO MVA Surrender Charge Variations in FL and TX	1.50% Minimum Guaranteed Surrender Value: 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the Minimum Guaranteed Interest Rate.	\$5,000 NQ \$2,000 Q	Most States				
S&P 500 Annual Monthly Average		0.00%									
S&P 500 Daily Risk Control 5% Index (Excess Return)		N/A									
Current Fixed Value Rate		N/A									
FL Only *0-64 Max unless an accediated investor 0-70: 10%, 71-75: 8%, 76-80: 7%		10.00%									
FL Only *0-64 Max unless an accediated investor 0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5%		8.50%									
FL Only *0-64 Max unless an accediated investor 0-70: 10%, 71-75: 8%, 76-80: 7%		9.00%									
FL Only *0-64 Max unless an accediated investor 0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5%		7.50%									
FL Only *0-64 Max unless an accediated investor 0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5%		5.00%									
FL Only *0-64 Max unless an accediated investor 0-70: 9%, 71-75: 7%, 76-80: 6%, 81-85: 3.5%		7.75%									



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		Products	Current Interest Rates Effective 4-15-2019		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features rev. 2/13/17
 Oxford Life Insurance Company Phoenix, Arizona A- (Excellent) A.M. Best For Financial Strength Assets \$1.87 Billion in Assets as of 12/31/2016	FIXED INDEX ANNUITY	Royal Select Fixed Indexed Annuity	Monthly Average Cap	4.60%	10% of your accumulated annuity value after the first yr Systematic withdrawal of interest in the first year	10 year 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% MVA + or - Waiver of Surrender/Withdrawal Charges Terminal Illness Benefit Home Health Care Benefit Nursing Home Benefit NO MVA in MA, MN, MO, NJ, OK, OR, PA, WA	1.00% on 87.5%	\$10,000 Minimum Premium \$350,000 Maximum Premium No Exceptions to Min. or Max. Premiums	Most states		Optional Guaranteed Lifetime Withdrawal Benefit 6.75% Compounded Rollup for 10 years 95 bps Annual Rider Charge on Account Value Full Value at Death 5X5 Annuitization
			Annual Pt to Pt Cap	4.60%					18-75	6.50%	
			Fixed Rate	2.10%					76-80	5.00%	
	FIXED INDEX ANNUITY	Silver Select Fixed Indexed Annuity	Monthly Average Cap	5.45%	10% of your accumulated annuity value after the first yr Systematic withdrawal of interest in the first year	10 year 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% MVA + or - Waiver of Surrender/Withdrawal Charges Terminal Illness Benefit Home Health Care Benefit Nursing Home Benefit NO MVA in MA, MN, MO, NJ, OK, OR, PA, WA	1.00% on 87.5%	\$10,000 Minimum Premium \$350,000 Maximum Premium No Exceptions to Min. or Max. Premiums	Most states		Optional Guaranteed Lifetime Withdrawal Benefit 6.75% Compounded Rollup for 10 years 95 bps Annual Rider Charge on Account Value Full Value at Death 5X5 Annuitization
Annual Pt to Pt Cap			5.45%	18-75					6.50%		
Fixed Rate			2.50%	76-80					5.00%		
	FIXED	Select 10 Fixed Indexed Annuity Non-Bonus	Monthly Average Cap	6.30%	10% of your accumulated annuity value after the first yr Systematic withdrawal of interest in the first year	10 year 10% 9% 8% 7% 6% 5% 4% 3% 2% 1% MVA + or - NO MVA in MA, MN, MO, NJ, OK, OR, PA, WA	1.00% on 87.5%	\$20,000 Minimum Premium \$350,000 Maximum Premium No Exceptions to Min. or Max. Premiums	Most states		<ul style="list-style-type: none"> • Full Account Value at Death • Nursing Home Waiver • Home Health Care Waiver • Terminal Illness Waiver
Annual Pt to Pt Cap			6.30%	18-75					6.50%		
Fixed Rate			2.90%	76-80					5.00%		
			Please note: 7, 5, & 3yr versions of the product is available					18-75	5.75%		
								76-80	4.25%		


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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 Symetra Life Insurance Company Bellevue, WA A (Excellent) A.M. Best A (Strong) Standard and Poors A (Strong) Fitch A1 (Good) Fitch Symetra Financial Corporation has approximately \$42 billion in assets as of 06/30/17 Established in 1957	Products	Current Interest Rates Effective 4-9-19			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features	
		First Year Interest Rate	Base Interest Rate Years 2-7	Effective 7-year Interest rate								Effective 5-year Interest rate
FIXED ANNUITY	Symetra Custom 7 Fixed Annuity 7 year guarantee period Non ROP	Purchase Payment		\$10,000-49,999	10% of Contract Value, every contract year INCLUDING 1st Policy Year	7 year 8% 8% 7% 7% 6% 5% 4% then 0%	1.50% years 1-7 1.00% thereafter	Minimum Premium \$10,000 Qualified or Non-Qualified You can add \$1,000 or more throughout the first year of your contract.	Symetra Custom 7		Nursing Home and Hospitalization Waiver (100.00% access after 30-Day Confinement) Full Accumulation Value at Death	
		2.60%	2.10%	2.17%					0-75	4.00%		
		Purchase Payment		\$50,000-99,999					76-85	2.25%		
		3.05%	2.55%	2.62%					86-90**	1.00%		
		Purchase Payment		\$100,000-249,999					**Commissions for Issue Ages 86-90 are only applicable to Contracts with guaranteed return of purchase payment (GROPP). Lower interest rate apply with GROPP.			
		3.45%	2.95%	3.02%								
	Symetra Custom 5 Fixed Annuity 5 year guarantee period Non ROP	Purchase Payment		\$10,000-49,999		7% 7% 7% 6% 5% then 0%	5 year NO MVA	0.50%	Minimum Premium \$25,000 Qualified or Non-Qualified You can add \$1,000 or more throughout the first year of your contract.	Symetra Custom 5		Nursing Home and Hospitalization Waiver (100.00% access after 30-Day Confinement) Full Accumulation Value at Death
		2.10%	2.10%	2.10%						0-75	2.00%	
		Purchase Payment		\$50,000-99,999						76-85	1.25%	
		2.55%	2.55%	2.55%						86-90**	1.00%	
		Purchase Payment		\$100,000-249,999						**Commissions for Issue Ages 86-90 are only applicable to Contracts with guaranteed return of purchase payment (GROPP). Lower interest rate apply with GROPP.		
		2.85%	2.85%	2.85%								
FIXED INDEX ANNUITY	Symetra Edge Pro [®] 7 Fixed Indexed Annuity 7-Year Surrender Option. 5 year surrender version also available	Purchase Payment		\$10,000-99,999	10% of Contract Value, AFTER 1st Policy Year	7 year Most states 9% 8% 7% 7% 6% 5% 4% then 0%	1% on 100% of Premium	Minimum Premium \$10,000 Qualified or Non-Qualified	0-75	4.50%	Nursing Home and Hospitalization Waiver (100.00% access after 90-Day Confinement) Full Accumulation Value at Death (Base Contract) Enhanced Death Benefit Rider Issue Ages 0-75 Annual Rollup Percentage: 7% simple interest Rollup Period 10 years Rider Charge 0.90% of EDB Amount annually	
		Interest Crediting Strategy		Cap/Fixed rate								
		S&P 500 [®] Point-to-Point		5.00%								
		S&P 500 [®] Monthly Average		5.50%								
		MSCI EAFE Index Point-to-Point		5.00%								
		MSCI EAFE Index Monthly Average		5.50%								
		Fixed Account		2.35%								
		Purchase Payment		\$100,000+								
		Interest Crediting Strategy		Cap/Fixed rate								
		S&P 500 [®] Point-to-Point		6.00%								
		S&P 500 [®] Monthly Average		6.50%								
		MSCI EAFE Index Point-to-Point		6.00%								
MSCI EAFE Index Monthly Average		8.25%										
Fixed Account		2.75%										

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.




		Products	Current Interest Rates (Effective 2/19/2019)			Withdrawal Provision	Surrender Charge	Minimum Premium	Minimum Guarantee	Iss. Age	Comm. Rev.8-18	Features	
 issued by Forethought Life Insurance Company A A.M. BEST RATING A- ("Strong") S&P \$24.9 Billion in Assets under management as of 12/31/16	FIXED INDEX ANNUITY	Choice Income II - 10yr	Cap Rate	Spread/Interest Rate	Par Rate	<ul style="list-style-type: none"> • 10% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges. 	<u>10-year</u> +/-MVA	\$25,000 NQ - Q	87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 0% to 3%.	Choice Income II 10 Option A (Trail options Available)		Income Rider Included in Choice Income II 10: Guaranteed Lifetime Withdrawal Benefit (GLWB) Two choices to grow the Income Base: •Option 1 — Guaranteed Income Builder Benefit 10% Simple Interest rate (continues to rollup until client elects income) •Option 2 — Income Multiplier Benefit 2x the interest credits during deferral and 1x the interest credits after activation, for a period of time. (Credits continues to rollup after client elects income) NEW! Income Doubler 2/6 ADLS Rider Charge 105 bps Nursing Care Waiver Terminal Illness Waiver	
		MSCI EAFE 1-Year Point-to-Point with Cap	3.75%	N/A	N/A		Maximum Premium	9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		\$1,000,000 maximum premium for ages 45-80	45-80		7.00%
		Russell 2000 1-Year Point-to-Point with Cap	3.75%	N/A	N/A			CA ONLY			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		\$500,000 maximum premium for ages 81-85
		S&P 500® 1-Year Point-to-Point with Cap	4.00%	N/A	N/A		9-year +/-MVA			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%			
		S&P 500® 1-Year Point-to-Point with Monthly Cap	1.45%	N/A	N/A			CA ONLY			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		
		PIMCO Balanced Index 1-Year Point-to-Point with Par Rate	N/A	N/A	90%		9-year +/-MVA			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%			
		S&P 500® 1-Year Point-to-Point with Performance Trigger	N/A	3.50%	N/A			CA ONLY			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		
		BlackRock Diversa™ VC 2-Year Point-to-Point with Spread	N/A	1.50%	N/A		9-year +/-MVA			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%			
		Franklin US Index 2-Year Point-to-Point with Spread	N/A	1.50%	N/A			CA ONLY			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		
		Fixed Rate	N/A	1.50%	N/A		9-year +/-MVA			9, 8, 7, 6, 5, 4, 3, 2, 1, 0%			
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				CA ONLY	9, 8, 7, 6, 5, 4, 3, 2, 1, 0%								
							9-year +/-MVA	9, 8, 7, 6, 5, 4, 3, 2, 1, 0%					



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 Sagikor Life Insurance Company Austin, Texas A- (Excellent) A.M. Best Sagikor Life Insurance Company has approximately \$1.2 billion in assets as of 12/31/15														
FIXED INDEX ANNUITY	Products	Current Interest Rates Effective 3-9-19			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features			
		High Band \$100K+ Premium	Mid Band \$50K+ Premium	Low Band \$15K+ Premium	10.00% each year (beginning contract year 2)	3 Year 9%,8%,7% <i>then 30 day window applies</i> <i>MVA Applies for rate guarantee term</i>	Equals 87.5% of the single premium paid, accumulated at the nonforfeiture rate, adjusted by net withdrawals plus surrender charges, if any	Minimum Premium Amount: \$15,000 (Qualified and Non-Qualified)	Milestone MYGA 3 Year		Full account value payout at death Earn up to 50 bps in Sagikor Annuity Commission Bonus 1/1/19 to 4/30/19 CLICK HERE FOR DETAILS			
	Milestone MYGA 3 Year	2.90% Guaranteed yrs 1-3	2.20% Guaranteed yrs 1-3	1.60% Guaranteed yrs 1-3		5 Year 9%,8%,7%,6%,5% <i>then 30 day window applies</i> <i>MVA Applies for rate guarantee term</i>			Maximum Premium Amount: \$750,000 (higher amounts are available with Home Office Approval)	0-80		1.25%	81-85	0.75%
	Milestone MYGA 5 Year	3.55% Guaranteed yrs 1-5	2.95% Guaranteed yrs 1-5	2.45% Guaranteed yrs 1-5		7 Year 9%,8%,7%,6%,5%,4%,3% <i>then 30 day window applies</i> <i>MVA Applies for rate guarantee term</i>			Minimum Premium \$10,000 Qualified or Non-Qualified	Milestone MYGA 5 Year		0-80	2.00%	81-85
Milestone MYGA 7 Year	3.60% Guaranteed yrs 1-7	3.30% Guaranteed yrs 1-7	2.80% Guaranteed yrs 1-7	Milestone MYGA 7 Year		0-80	2.25%	81-85	1.75%	86-90		1.00%		
Products	Current Interest Rates Effective 4-24-19			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features				
SecureFore 3	2.60% Guaranteed yrs 1-3			10% of the beginning-of-year contract value after the first contract year	3 year 8%, 8%, 7%, then 0% NO MVA	0.50%	Minimum Premium \$10,000 Qualified or Non-Qualified	SecureFore 3		Full Contract Value at Death				
				Systematic withdrawals available RMDs allowed	5 year 8%, 8%, 7%, 6%, 5%, then 0% NO MVA	Maximum Premium \$1,000,000 0-80 \$500,000 81-85	SecureFore 5		Nursing home confinement and terminal illness Waivers of surrender charges					
SecureFore 5	3.30% Guaranteed yrs 1-5				0-80	2.50%	81-85	1.25%						


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Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions	Features	
	Rates Effective 4/8/19										
 <p>The Standard — Standard Insurance Company Portland, Oregon</p> <p>A</p> <p>Excellent</p> <p>A.M. Best \$30.17 Billion in Assets under management as of 12/31/2017</p> <p>A1</p> <p>Good</p> <p>Moody's A+</p> <p>Strong</p> <p>S&P</p>	FIXED INDEX ANNUITY	Index Select Annuity 10	Interest Credit Options	\$100K+	\$15k-\$99.9K	10.00% of Contract Value Annually, Starting Year 2. RMD withdrawals	9 Year 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.9%, then 0% + or - MVA for 10 years	1.00% 87% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded	Option A		Full Accumulated Value at Death
			S&P 500 Annual Point to Point with a Cap	6.25%	6.00%				0-80	5.00%	
			S&P 500 Annual Point to Point with a Participation Rate	50.00%	48.00%				Option B		
			1yr Fixed Rate	2.00%	2.00%				0-80	2.50%	
			Guaranteed Minimum Accumulation Benefit 110% of Premium Guaranteed regardless of index performance.						Plus 50 bps Trail		
	FIXED INDEX ANNUITY	Index Select Annuity 7	Interest Credit Options	\$100K+	\$15k-\$99.9K	10.00% of Contract Value Annually, Starting Year 2. RMD withdrawals	7 Year 7%, 6%, 5%, 4%, 3%, 2%, 1%, then 0% + or - MVA for 7 years	1.00% 87% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	Option A		Nursing Home Waiver
			S&P 500 Annual Point to Point with a Cap	6.00%	5.75%				0-80	4.00%	
			S&P 500 Annual Point to Point with a Participation Rate	49.00%	47.00%				81-85	2.00%	
			1yr Fixed Rate	2.00%	2.00%				86-90	1.45%	
			Guaranteed Minimum Accumulation Benefit 107% of Premium Guaranteed regardless of index performance.						Option B & C Trail Options available		
	FIXED ANNUITY	Index Select Annuity 5	Interest Credit Options	\$100K+	\$15k-\$99.9K	10.00% of Contract Value Annually, Starting Year 2. RMD withdrawals	5 Year 7%, 6%, 5%, 4%, 2%, then 0% + or - MVA for 5 years	1.00% 87% of premiums paid, less withdrawal proceeds, at Minimum Guaranteed Interest, compounded annually.	Option A		Partial Index Credit at death or annuitization
			S&P 500 Annual Point to Point with a Cap	5.50%	5.25%				0-80	3.00%	
			S&P 500 Annual Point to Point with a Participation Rate	44.00%	42.00%				81-85	1.75%	
			1yr Fixed Rate	2.00%	2.00%				86-90	1.00%	
			Guaranteed Minimum Accumulation Benefit 105% of Premium Guaranteed regardless of index performance.						Option B & C Trail Options available		
FIXED ANNUITY	Enhanced Focused Growth Annuity 5	\$100K+	\$15k-\$99.9K	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions	Features	
		3.30% Guaranteed for 5 years	3.20% Guaranteed for 5 years	Interest Withdrawals & RMD withdrawals	5 Year 9.4%, 8.5%, 7.5%, 6.5%, 5.5% + or - MVA	90% of premiums paid, less withdrawal proceeds	\$15,000 NQ or Q	Option A		Full Accumulated Value at Death	
								0-80	2.00%		
								81-85	1.00%		
								86-93	0.77%		
No chargeback on death of an owner or annuitant 85 or younger at issue		T.I. & N.H. Waiver									



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Products		Interest Rates Effective 2-15-19 (Subject to change)					Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features
 Atlantic Coast Life Insurance Company Charleston, SC B++ A.M. Best Founded in 1925!  Sentinel Security Life Insurance Company Salt Lake City, UT B++ A.M. Best Founded in 1957!	ACL Safe Anchor Market Guarantee annuity 5 YEAR FIXED RATE WITH INDEXING OPTIONS	Interest Crediting strategies Par. Rate Cap Rate Par. Rate FL only: Cap Rate	100%	6.25%	100%	6.25%	5 Year 10%,9%,8%,7%,5% <i>then 30 day window applies prior to the end of any guarantee period</i> MVA Applies for surrender charge term Surrender Charges are based on attained age & vary in some states.	The Minimum Guaranteed Surrender Value is equal to 87.5% of the Initial Purchase Premium, increased by interest credited at the Minimum Guaranteed Surrender Value Interest Rate set at issue, currently 1%, less withdrawals, and less premium or other taxes that apply.	\$ 5,000 Qualified or Non-Qualified; over \$1 million will require home office approval	5 Year		No Agent Commission Chargeback at Death Ages 0-80!
		Annual Point-to-Point with a Cap	100%	6.25%	100%	6.25%				0-80	2.25%	
		Annual Monthly Average	100%	7.00%	100%	7.00%				81-90	1.60%	
		Annual Monthly Sum with a Cap	100%	2.25%	100%	2.25%						
		Interest Crediting strategies Interest Rate FL only: Interest Rate	3.40%		3.30%							
		Fixed Account: 5 year rate guarantee	3.40%		3.30%							
	SSL Personal Choice Plus annuity 5 YEAR FIXED RATE WITH INDEXING OPTIONS	Interest Crediting strategies Par. Rate Cap Rate Par. Rate FL & CA only: Cap Rate	100%	6.25%	100%	6.25%	State Specific Instructions/Exclusions: CA & FL- Death Benefit Equals Account Value Contract Rider is included on all contracts but has lower caps and interest rates. Important Note: Death Benefit Rider is Required on all contracts where the Annuitant is 86-90 in all states except CA& FL because it already included. Atlantic Coast Current State Approvals as of 2/1/2019: Approved States: AZ, AL, AR, CO, FL, GA, HI, IL, IA, IN, KY, LA, MA, MD, MS, MO, NE, NC, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WY, WV State Variations in FL Sentinel Current State Approvals as of 1/18/2018: Approved States: AZ, AR, CA, CO, FL, GA, HI, ID, IL, IA, IN, KS, KY, LA, MD, MS, MN, MT, NE, NC, ND, NM, NV, OH, OK, OR, PA, RI, SC, SD, TX, UT, WA, WY State Variations in CA & FL	Enhanced Death Benefit Option - Receive the Benefit Base payable in equal periodic payments over 5 years. - Benefit Base receives a Rollup Rate equal to 150% of the Net Interest Rate				
		Annual Point-to-Point with a Cap	100%	6.25%	100%	6.25%						
		Annual Monthly Average	100%	7.00%	100%	7.00%						
		Annual Monthly Sum with a Cap	100%	2.25%	100%	2.25%						
		Interest Crediting strategies Interest Rate FL & CA only: Interest Rate	3.40%		3.30%							
		Fixed Account: 5 year rate guarantee	3.40%		3.30%							
Annual Charge for Optional Riders	Annual Charge for Optional Riders											
	Rider	ACL: Annual Charge	SSL: Annual Charge									
	Accumulated Interest Withdrawal	-0.05%	-0.08%									
	This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. Available after 30 days!											
	Preferred 10% Free Withdrawal	-0.15%	-0.08%									
	This rider allows you to withdraw in a contract year, without Surrender Charge or Market Value Adjustment applied to your first withdrawal, up to 10% of your Contract Value (on a non-cumulative basis) or your Required Minimum Distribution. You will not be entitled to a 10% free withdrawal on full surrenders. After the 1st yr											
	Death Benefit = Account Value	-0.25%	-0.35%									
This rider ensures that upon the death of the Owner the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. If clients do not elect this rider the death benefit is equal to the cash surrender value lump sum or Accumulation value if Beneficiary takes death proceeds over 5 year period in equal installments.												
Required Minimum Distribution (Yr. 1+)	-0.16%	-0.16%										

DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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Products	Current Interest Rates		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features	
	Effective 4/15/2019									
LIBERTY BANKERS LIFE & THE CAPITOL LIFE (LBL) over \$1.54 Billion in Assets as of 12/31/16 B++ A.M. Best <i>Stable outlook</i> Founded in 1958!	FIXED	Bankers 5 Premier	3.40% Guaranteed 5 years	100% All Accrued Interest Twice per year OR Monthly Interest Only After 30 Days if Monthly interest is greater than \$100	5 Years 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs (No MVA-PA or MO)	1.65%	\$10,000	Bankers Premier		Full Contract Value at Death NO Commission Chargebacks! Nursing Home Waiver and Disability Waiver. <i>N/A on Bankers Accumulator</i>
								0-80 2.00%	81-90 0.40%	
		Max issue age is 85 in OK								
	FIXED	Bankers Accumulator	1.65% Guaranteed 1 year	None during surrender charge period; thereafter, 100% liquid	NO SURRENDER CHARGE Totally Liquid NO MVA	TBD Annually	\$10,000	Bankers Accumulator		*1/12 of Annual Commission paid monthly on Account Value
								0-80 0.50%*	81-100 0.40%*	
	FIXED	Bankers Elite 3	3.05% Guaranteed 3 years	None during surrender charge period; thereafter, 100% liquid	3 Years 7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs (No MVA in PA & MO)	1.65%	\$10,000	Bankers Elite 3		Death Benefit: Surrender Value. Surviving spouses may elect to continue the policy as their own and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by deferring payment or taking a periodic income.
								0-90 2.00%	Max issue age is 75 in FL & CA	
	FIXED	Bankers Elite 5	3.65% Guaranteed 5 years	None during surrender charge period; thereafter, 100% liquid	5 Years 7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)	1.65%	\$10,000	Bankers Elite 5		Max issue age is 75 in FL & CA
								0-90 2.25%	Max issue age is 75 in FL & CA	
	INVESTORS HERITAGE									
	Products	Current Interest Rates Effective 1/26/19		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission	Features
Investors Heritage Life Insurance Company Frankfort, KY B+ (Good) A.M. Best <i>Stable outlook</i> Founded in 1960!	FIXED ANNUITY	HERITAGE BUILDER ANNUITY 3-year	10% FREE withdrawals after the first year, without a withdrawal charge. Systematic monthly interest income is available after 30 days	3 year 9%, 8%, 7% then 0% NO MVA NO 30 DAY WINDOW	1.00%	3-year \$50,000 qualified or non-qualified \$1M Max.	3-year		Full Accumulation Value death benefit	
							2.90% Guaranteed for 3 Years	0-80 2.00%		81-90 1.00%
								5-year		
								5-7-year 2.50%		
								81-90 1.25%		
							7-year		Nursing Home Waiver (not available in South Dakota or California) up to 50% of accumulated contract value when confined in a licensed Skilled Nursing Facility for at least ninety (90) consecutive days after the first year. (must be 80 years old or less at the time of issue)	
							0-80 3.00%			
							81-90 1.50%			

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Equitable		Products	Current Interest Rates Effective 12-7-18	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commission	Features	
Equitable Life & Casualty Insurance Company Salt Lake City, UT B A.M. Best Outlook Positive Rated by A.M. Best - July 2017 Founded in 1935	FIXED	Secure Savings™ Annuity 2 year	2.85% Guaranteed for 2 Years	1st year, the greater of credited interest only or Required Minimum Distribution (RMD) may be withdrawn.	9%, 8%, 7%, 6%, 5% + or - MVA	1.00%	Minimum Premium \$5,500 Qualified or Non-Qualified	Secure Savings 2-year Intial- 2 year term Renewal- 3 year term 0-80 1.25% 1.50% 81-90 1.00% 1.00%		Full Account Value Death Benefit Liquidity and death benefit provisions are automatically included with annuity series.	
	FIXED	Secure Savings™ Annuity 5 year	4.00% Guaranteed for 5 Years	2nd yr & after, the greater of 5% of the Account Value, credited interest or RMD may be withdrawn.	"30-Day Window" applies at the end of the guarantee period.		Maximum Premium \$500,000 (without prior approval)	Secure Savings 5-year Intial- 5 year term Renewal- 5 year term 0-75 2.00% 1.00% 76-80 1.75% 0.875% 81-90 0.75% 0.375%			
Founded in 1935	FIXED	Secure Savings™ Elite Annuity 2 year	3.20% Guaranteed for 2 Years	The Secure Savings™ Elite Annuity Series is a single premium deferred annuity that gives you the opportunity to maximize credited interest rate by declining optional rider features that you may not need. Certain liquidity features are available on the 2yr term but not currently on the 5yr term. Both pay cash surrender value at death lump sum.	9%, 8%, 7%, 6%, 5% + or - MVA	1.00%	Minimum Premium \$5,500 Qualified or Non-Qualified Maximum Premium \$500,000 (without prior approval)	Secure Savings Elite 2-year Intial- 2 year term Renewal- 3 year term 0-80 1.25% 1.50% 81-85 1.00% 1.00%		The Death Benefit is equal to the Cash Surrender Value for the Secure Savings Elite 2 year and 5 year. (**Except in FL on the 2yr elite where the Death Benefit is the Full accumulation value but slightly lower rate) Some Liquidity provisions are available by rider on the elite annuity series.	
	FIXED	FL Secure Savings™ Elite Annuity 2 year	3.00% Guaranteed for 2 Years								
	FIXED	Secure Savings™ Elite Annuity 5 year	4.10% Guaranteed for 5 Years								
	Interest Rate Reduction for Riders on Elite Series			SECURE SAVINGS™ ELITE STATE APPROVALS as of 3-15-19		ELITE ELEVATION The Monthly Agent Bonus on Secure Savings Elite Series					
	RIDERS		SECURE SAVINGS™ ELITE** 2 Year	SECURE SAVINGS™ ELITE** 5 Year	AL, AK, AR, AZ, CT, CO, DC, DE, FL, GA, HI, IA, ID		Click here for the Secure Savings Elite Elevation Bonus Flyer		Paid Premium Bonus \$250,000-499,999 0.25% \$500,000-749,999 0.50% \$750,000+ 0.75%		
	5% Penalty Free Withdrawal		0.06%	Not Available	IL, IN, KY, KS, ME, MI, MO, MS, NE, NC, ND, NM, NV, OH, OK, RI, SC, SD, TN, TX, UT, VT, WV, WI, WY						
	Accumulated Interest		0.06%	Not Available	FL Elite 2yr only is approved. 5yr is not						
	Required Minimum Distribution		0.10%	Not Available							
	Death Benefit Equal Account Value		Not Available	Not Available							
	GUARANTY HOME LIFE INSURANCE COMPANY Baton Rouge, LA B++ A.M. Best Founded in 1926		Products	Current Interest Rates Effective 4-1-19	Withdrawal Provision	Surrender Charge ^	Minimum Guarantee	Minimum Premium	Iss. Age		Commission Rev. 04/08/17
FIXED	Guaranty 4 Annuity - 4 Year Rate Guarantee!	3.15% Guaranteed for 4 Years	100% of the accumulated interest or elect to receive monthly interest payments, subject to a \$100 minimum.	4 YR 8% 7% 6% 5% then 0% + or - MVA True Walk away No 30 day window	1.00%	Minimum Premium \$5,000 NQ \$2,000 Q	Guaranty 4: Most states 0-79 1.60% 80-100 0.80%		Full Accumulation Value death benefit		
	Guaranty 6 Annuity - 6 Year Rate Guarantee!	3.85% Guaranteed for 6 Years					Guaranty 4: OK Only 0-79 1.60% 80-85 0.80% Guaranty 6 0-79 2.00% 80-90 1.00%				


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY. ^Surrender charge variation in FL, IL, UT: 6 YR 8% 7% 6.5% 6% 5% 4% then 0%



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 <p>Atlantic Coast Life Insurance Company Charleston, SC</p> <p>B++ A.M. Best</p> <p>Founded in 1925!</p> <p>4.00% Guaranteed for 5 years with 5 year Surrender! 4.30% Guaranteed for 10 years with 10 year Surrender!</p>	FIXED ANNUITY	Products	Current Interest Rates Effective 2-15-19				Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 1-19	Features	
		Safe Haven Bonus Guarantee <i>Compound Interest annuity</i>	Interest Rate Term	Year 1	Year 2+	Effective Compound Level Rate		5 Year 9%,8%,7%,6%,5% then 30 day window applies 6 Year 9% 8% 7% 6% 5% 5% then 30 day window applies 7 Year 9% 8% 7% 6% 5% 5% 5% then 30 day window applies 10 Year 9% 8% 7% 6% 5% 5% 5% 5% then 30 day window applies 20 Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% then 30 day window applies MVA Applies for rate guarantee term Surrender Charges are based on attained age & vary in some states.	1.00%	\$ 5,000 Qualified or Non-Qualified; over \$1 million will require home office approval	5 and 6 Year terms		No Agent Commission Chargeback at Death Ages 0-80!
			5 year	4.80%	3.80%	4.00%	0-80				2.40%		
			6 year	4.95%	3.95%	4.12%	81-90				1.30%		
			7 year	5.05%	4.05%	4.19%	7 and 10 Year terms						
			10 year	5.20%	4.20%	4.30%	0-80				2.65%		
			20 Year	3.60% yrs. 1-5 4.10% yrs. 6-10	4.60% yrs. 11-15 5.10% yrs. 16-20	4.35%	81-90				1.40%		
		Safe Harbor Bonus Guarantee <i>Simple Interest annuity</i>	Interest Rate Term	Year 1	Year 2+	Effective Compound Level Rate		10 Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% then 30 day window applies 20 Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 5% then 30 day window applies MVA Applies for rate guarantee term Surrender Charges are based on attained age & vary in some states.	1.00%	\$ 5,000 Qualified or Non-Qualified; over \$1 million will require home office approval	20 Year term		
			5 year	5.15%	4.15%	4.01%	0-75				3.15%		
			6 year	5.40%	4.40%	4.12%	FL-UT Only: 20 Year term						
7 year	5.65%		4.65%	4.22%	0-50	3.15%							
10 year	6.15%		5.15%	4.31%									
20 Year	4.75% yrs. 1-5 5.75% yrs. 6-10		7.75% yrs. 11-15 8.75% yrs. 16-20	4.36%									
Optional Riders Interest Rate Reductions for	Interest Rate Reductions for Optional Riders				Effective March 1, 2017 The Safe Harbor simple interest plans <u>no longer</u> have the optional Preferred 10% Withdrawal (10%) or Accumulated Interest Withdrawal (AIW) liquidity riders. The Safe Haven Plans are unchanged and therefore have these rider available. In exchange, the crediting rates for the plans have been increased by 5bps.	State Specific Instructions/Exclusions: Florida– Death Benefit Equals Account Value Contract Rider is included on all contracts for a 10 bps lower interest rate. Florida: Max issue age for 20 yr term is age 50. Utah: Max issue age for 20 yr term is age 50. Important Note: Death Benefit Rider is Required on all contracts where the Annuitant is 86-90 in all states except FL because it already included. Current State Approvals as of March 19, 2019: Approved States: AL, AZ, AR, CO, DE* FL, GA, HI, IA, IL, IN, KY, LA, MA, MD, MS, MO, NC, NE, NM, OH, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV State Variations in FL *Safe Harbor not available in DE. Only Safe Haven Guarantee Annuity available							
	Rider	Interest Rate Reduction											
	Accumulated Interest Withdrawal	-0.05%		This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. Available after 30 days!									
	Preferred 10% Free Withdrawal	-0.15%		This rider allows you to withdraw in a contract year, without Surrender Charge or Market Value Adjustment applied to your first withdrawal, up to 10% of your Contract Value (on a non-cumulative basis) or your Required Minimum Distribution. You will not be entitled to a 10% free withdrawal on full surrenders. After the 1st yr									
Death Benefit = Account Value	-0.25%		This rider ensures that upon the death of the Owner the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. <u>If clients do not elect this rider the death benefit is equal to the cash surrender value lump sum or Accumulation value if Beneficiary takes death proceeds over 5 year period in equal installments.</u>										


DISCLAIMER: All interest rates, bonuses, product availability and commissions are subject to change. Many features and riders are optional and may have limitations, restrictions and/or additional charges. Consult the Agent Guide for specific details related to performance, guarantee, Index Strategies, administrative practices, surrender and withdrawal provisions. The Life and Annuity Shop, LLC is not responsible for Errors and Omission in this spreadsheet. FOR AGENT USE ONLY.



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 <p>Sentinel Security Life Insurance Company Salt Lake City, UT B++ A.M. Best Founded in 1957!</p> <p>4.00% Guaranteed for 5 years with 5 year Surrender! 4.20% Guaranteed for 10 years with 10 year Surrender!</p>	<p>FIXED ANNUITY</p>	<p>Products</p> <p>Sentinel Plan™ Personal Choice Annuity™ <i>An a la carte solution for a custom annuity</i></p>	<p>Interest Rates Effective 2-15-19 (Subject to change)</p>		<p>Surrender Charge</p>	<p>Minimum Guarantee</p>	<p>Minimum Premium</p>	<p>Iss. Age</p>	<p>Comm.</p>	<p>Features</p>										
		<table border="1"> <tr> <th>Interest Rate Term</th> <th>Guaranteed Rate</th> </tr> <tr> <td>5 year</td> <td>4.00% Guaranteed yrs 1-5</td> </tr> <tr> <td>7 year</td> <td>4.10% Guaranteed yrs 1-7</td> </tr> <tr> <td>10 year</td> <td>4.20% Guaranteed yrs 1-10</td> </tr> </table>	Interest Rate Term	Guaranteed Rate	5 year	4.00% Guaranteed yrs 1-5	7 year	4.10% Guaranteed yrs 1-7	10 year	4.20% Guaranteed yrs 1-10	<p>5 Year 0-86: 9%,8%,7%,6%,5% 89: 9% 5% 5% 5% 5% 4% 90: 5% 5% 5% 5% 4%</p> <p>7 Year 0-86: 9% 8% 7% 6% 5% 5% 5% 87: 9% 8% 7% 5% 5% 5% 5% 88: 9% 8% 5% 5% 5% 5% 4% 89: 9% 5% 5% 5% 5% 4% 3% 90: 5% 5% 5% 5% 4% 3% 2%</p> <p>10 Year 0-84: 9% 8% 7% 6% 5% 5% 5% 5% 5% 5% 85: 9% 8% 7% 6% 5% 5% 5% 5% 4% 86: 9% 8% 7% 6% 5% 5% 5% 5% 4% 3% 87: 9% 8% 7% 5% 5% 5% 5% 4% 3% 2% 88: 9% 8% 5% 5% 5% 5% 4% 3% 2% 1% 89: 9% 5% 5% 5% 5% 4% 3% 2% 1%, 0% 90: 5% 5% 5% 5% 4% 3% 2% 1%, 0%,0%</p> <p><i>MVA Applies for rate guarantee term</i></p> <p>Surrender Charges are based on attained age.</p>	<p>1.00%</p>	<p>\$ 2,500 Qualified or Non-Qualified; over \$1 million will require home office approval</p>	<p>Personal Choice 5 0-80 2.25% 81-90 1.50%</p> <p>Personal Choice 7 0-80 2.25% 81-90 1.50%</p> <p>Personal Choice 10 0-80 2.75% 81-90 2.00%</p>	<p>No Agent Commission Chargeback at Death Ages 0-79!</p>					
		Interest Rate Term	Guaranteed Rate																	
		5 year	4.00% Guaranteed yrs 1-5																	
		7 year	4.10% Guaranteed yrs 1-7																	
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		<p>Interest Rate Reductions for Optional Riders</p> <table border="1"> <tr> <th>Rider</th> <th>Interest Rate Reduction</th> </tr> <tr> <td>Accumulated Interest Withdrawal</td> <td>-0.08%</td> </tr> <tr> <td>Required Minimum Distribution</td> <td>-0.16%</td> </tr> <tr> <td>Preferred 10% Free Withdrawal</td> <td>-0.08%</td> </tr> <tr> <td>Terminal Illness/Nursing Home Care</td> <td>-0.15%</td> </tr> <tr> <td>72 (t) Free Withdrawal</td> <td>-0.05%</td> </tr> <tr> <td>Death Benefit = Account Value</td> <td>-0.35%</td> </tr> </table>	Rider	Interest Rate Reduction	Accumulated Interest Withdrawal	-0.08%	Required Minimum Distribution	-0.16%	Preferred 10% Free Withdrawal	-0.08%	Terminal Illness/Nursing Home Care	-0.15%	72 (t) Free Withdrawal	-0.05%	Death Benefit = Account Value	-0.35%	<p>This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. Available after 30 days!</p> <p>This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied.</p> <p>This rider allows you to withdraw in a contract year, without Surrender Charge or Market Value Adjustment applied to your first withdrawal, up to 10% of your Contract Value (on a non-cumulative basis) or your Required Minimum Distribution. You will not be entitled to a 10% free withdrawal on full surrenders. Ater the 1st yr</p> <p>This rider allows you to access some or all of your funds under certain conditions if you are diagnosed with a terminal illness or confined to a nursing home.</p> <p>For contract owners younger than 59 ½ years of age, this rider allows for withdrawal of Substantially Equal Periodic Payments under IRS Code 72t without Surrender Charge or Market Value Adjustment Applied.</p> <p>This rider ensures that upon the death of the Annuitant, the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. <u>If clients do not elect this rider the death benefit is equal to the cash surrender value lump sum or Accumulation value if Beneficiary takes death proceeds over 5 year period in equal installments.</u></p>	<p>Refer to the Agent Quick Sheet for Details. Click here to view the Standard Agent Quick Sheet Click here to view FL Agent Quick Sheet Click here to view MN Agent Quick Sheet Click here to view OK Agent Quick Sheet Click here to view UT Agent Quick Sheet Click here to view TX Agent Quick Sheet Click here to view OR Agent Quick Sheet Click here to view PA Agent Quick Sheet Click here to view CA Agent Quick Sheet</p>	<p>State Specific Instructions/Exclusions: CA & FL– Death Benefit Equals Account Value Contract Rider is included on all contracts but interest rates are 10 bps lower. Terminal Illness Rider not available California – Terminal Illness Rider not available. Oklahoma – issue ages limited to 80, maturity date age 90. Minnesota– Rates are 30-50 bps less, Doesn't have an MVA. Has different Surrender charges Pennsylvania – Terminal Illness Rider not available. Nebraska – In no case will the Death Benefit be less than the premium paid. Important Note: Death Benefit Rider is Required on all contracts where the Annuitant is 86-90 Current State Approvals as of 1/28/2019: Approved States: AL, AR, AZ, CA, CO, DE, GA, FL, HI, ID, IA, IL, IN, KS, KY, LA, MD, MN, MS, MT, NE, NV, NM, NC, ND, OH, OK, OR, PA, SD, TX, UT, WY State Variations in CA, FL, MN, NV, OK, OR, PA, TX, & UT</p>	<p>45 Day Rate Lock! Based on app signed date.</p>
		Rider	Interest Rate Reduction																	
		Accumulated Interest Withdrawal	-0.08%																	
		Required Minimum Distribution	-0.16%																	
Preferred 10% Free Withdrawal	-0.08%																			
Terminal Illness/Nursing Home Care	-0.15%																			
72 (t) Free Withdrawal	-0.05%																			
Death Benefit = Account Value	-0.35%																			
<p>"Build Your Own Product" The Sentinel Personal Choice Annuity is both a single premium deferred annuity and a flexible wealth accumulation vehicle. It gives you the opportunity to maximize credited interest rate at the beginning of each Rate Guarantee Period by declining optional rider features that you may not need. Most products are loaded down with features that many clients don't want and never use. By declining all the riders except those your clients will actually use they get the maximum credited rate possible and the features they want. You can full customize this product to your client specific needs thus maximizing the value for your client.</p>																				

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 Oxford Life Insurance Company Phoenix, Arizona A- (Excellent) A.M. Best For Financial Strength Assets \$1.87 Billion in Assets as of 12/31/2016		Products	Current Interest Rates		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev. 7-1-17		Features
			Rates Effective 4/15/2019									
FIXED	Multi-Select MYGA	3-Year	2.65%	10% Annually starting year 2 Systematic withdrawal of interest in the first year	30 Day Window following end of term 3 YR 10% 9% 8%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate Currently 1%	Minimum \$20,000 NO Exceptions	3 year		<ul style="list-style-type: none"> • Full Account Value at Death • Nursing Home Waiver • Home Health Care Waiver • Terminal Illness Waiver 		
		4-Year	3.05%		4 YR 10% 9% 8% 7%			18-75	1.00%			
		5-Year	3.10%		5 YR 10% 9% 8% 7% 6%			76-80	0.50%			
		6-Year	3.45%		6 YR 10% 9% 8% 7% 6% 5%			4 year*				
		7-Year	3.30%		7 YR 10% 9% 8% 7% 6% 5% 4%			18-75	1.27%			
		8-Year	3.55%		8 YR 10% 9% 8% 7% 6% 5% 4% 3%			76-80	0.54%			
		9-Year	3.40%		9 YR 10% 9% 8% 7% 6% 5% 4% 3% 2%			5-7 year				
		10-Year	3.45%		10 YR 10% 9% 8% 7% 6% 5% 4% 3% 2% 1%			18-75	2.50%			
	Oxford Life was founded in the Grand Canyon state of Arizona in 1965 and has steadily grown to a family of companies with an asset base of over \$1 billion. Oxford Life remains committed to middle-market seniors and the independent insurance professionals that support them. Our mission is to provide products and services promoting financial security to individuals that will enable them to live with dignity in their retirement years.				MVA + or -	Maximum \$1,000,000 .00 for issue ages 18 - 75 and \$500,000.00 for issue ages 76 - 80 per owner	76-79	1.50%	6-year*		Temporary commission reduction: * Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below for the following durations. Commissions listed include the reduction. Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level Multi-Select 8 will be paid at 53% of original commission level	
							18-75	1.25%	8-year*			
						76-79	0.75%	9-year				
						18-75	1.45%	2.75%	10 year			
						76-77	0.92%	1.75%	18-75		3.00%	
 Colorado Bankers Life Insurance Company Durham, NC B++ (Good) from A.M. Best Assets \$946 Million in Assets as of 12/16/2016		Products	Current Interest Rates Effective 10/27/18	Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features		
FIXED	CBLA-3	2.50% Guaranteed for 3 Years	10% FREE withdrawals after the first year, without a withdrawal charge. Systematic monthly interest income is available after 30 days	3 year: 9%, 8%, 7%, then 0% NO MVA - NO 30 DAY WINDOW	1.00%	\$50,000 qualified or non-qualified	CBLA-3		e-App REQUIRED Effective 10/1/18 Click here for the flyer Full Account Value Death Benefit NURSING HOME WAIVER			
	CBLA-5	3.20% Guaranteed for 5 Years		5 year 9%, 8%, 7%, 6%, 5% then 0% NO MVA NO 30 DAY WINDOW			0 - 80	1.75%				
	CBLA-7	3.30% Guaranteed for 7 Years		7 year 9%, 8%, 7%, 6%, 5%, 4% 3% then 0% NO MVA NO 30 DAY WINDOW			81-90	0.88%				
							CBLA-5					
							CBLA-5-7					
							0 - 80	2.50%				
							81-90	1.25%				
							CBLA-7					
							0 - 80	3.00%				
							81-90	1.50%				

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Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Issue. Age	Commission		Features	
	Effective 4/1/19								Rev. 9-30-17			
 Royal Neighbors of America over \$979 Million in Assets as of 12/30/16 A - Excellent A.M. Best Founded in 1895!	FIXED SteadyChoice II FPDA	2.00% AVAILABLE in ALL STATES EXCEPT: AK, AL, HI, IA, LA, MA, NH, NY			10% of the accumulation value in a certificate year	10, 9, 8, 7, 6, 5, 4, 3, 2, 1 NO MVA !	1.20% Minimum Guaranteed Rate	\$100/month (if PAC), or \$1,200/year Max. \$25,000/year	Owner: 16-75 non-qualified 16-75 Roth & Traditional IRA* 21-75 SEP IRA* Annuitant: 0-99 non qualified Maximum issue age is 59 in IA, MN and OH	SteadyChoice II		Surrender Charges waived for Death, nursing home and hospital confinement of owner, terminal condition where the owner is not expected to live more than 12 months
										0-75	5.00%	
FIXED Choice 5 SPDA	3.15% Guaranteed yrs 1-5 AVAILABLE in ALL STATES EXCEPT: AK, AL, HI, IA, LA, MA, NH, NY			Accumulated Interest or RMD's by current company practice \$20,000 min. for Systematic withdrawals	8.5, 7.5, 7, 6, 4 then 0% NO MVA ! True walkaway! No 30 day window	1.20% Minimum Guaranteed Rate	\$10,000 \$300,000 Max Premium without Home Office Approval	Owner: 16-99 non-qualified 21-85 Roth & Traditional IRA* 16-85 SEP IRA* Annuitant: 0-85 non qualified	Choice 5		If the Owner is the Annuitant or If Owner who is not the Annuitant dies, and the Owner was age 16 through 75	
									0-75	2.00%		76-85
 EquiTrust Life Insurance Company Des Moines IA B++ (Good) from A.M. Best \$17.3 Billion in assets as of 12/31/16	FIXED ChoiceFour™ (Base Contract)	Premium Bonus N/A	Current Rate 3.25%	Min Guaranteed Rate 2.00%	Free Withdrawals Prior 12 months interest	Surrender Charge 9 Years¹ 12,11,10,9,8,7,6,4,2% No MVA	Minimum Guaranteed Rate: 2.00% Minimum Guaranteed Contract Value 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	\$10,000 NQ or Q	0-85	Commission is the same regardless of which option is sold.		Death Benefit: Upon death of Owner, Accumulation Value ----- Nursing Home Waiver Available through issue age 80
										ChoiceFour™ (MVA Option)	4.80% Guaranteed 1st yr Yield 1.50%	
ChoiceFour™ (Liquidity Option)	N/A	2.75%	2.00%	Interest only 1st contract year,** 10% of Account Value years 2+.	6 Years² 12,11,10,9,8,7% No MVA	81-85	4.13%					
ChoiceFour™ (Liquidity & MVA Option)	4.29% Guaranteed 1st yr Yield 1.50%	2.75%	2.00%	Interest only 1st contract year,** 10% of Account Value years 2+.	6 Years² 12,11,10,9,8,7% MVA + or -	2.52% Min. Guaranteed 6 yr Yield						



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April Spreadsheet

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Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm. Rev 8-28-14	Features				
	Rates Effective 3/1/19													
 Hartford, CT B A.M. Best Nassau Life and Annuity Company \$19 Billion in Total Statutory Assets as of June 30, 2017 Founded in 1851	FIXED	Nassau MYAnnuity SM 5X/7X	5 Year			10% Annual free withdrawals are available Immediately year one (ONLY if elected at issue)	MYAnnuity 5X 5 Years 9, 8, 7, 6, 5% + or - mva	Minimum Guaranteed Interest: Currently 1.00%	\$ 15,000 Qualified or Non-Qualified	MYAnnuity 5x -Paper app		Full Contract Value at Death Nursing home and terminal illness waivers: Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Issue ages on riders: 0-79		
			Nassau MYAnnuity SM 5X with NO 10% Free Withdrawal Amount							3.75% Guaranteed for 5 yrs			0-80	2.00%
		Please Note: NY Version of the 5 yr only is available	Nassau MYAnnuity SM 5X with 10% Free Withdrawal Amount			3.55% Guaranteed for 5 yrs		MYAnnuity 7x -Paper app		0-80	2.50%			
			Nassau MYAnnuity SM 7X with NO 10% Free Withdrawal Amount			3.85% Guaranteed for 7 yrs		81-85	1.25%	e-App Incentive				
		NY "No 10% free withdrawal version" rate is 3.45%	Nassau MYAnnuity SM 7X with 10% Free Withdrawal Amount			3.65% Guaranteed for 7 yrs		Phoenix is currently paying a 10 bps commission incentive to write Nassau MYAnnuity SM 5X/7X using their e-App						
NY "With 10% free withdrawal version" rate is 3.25%	Nassau MYAnnuity SM 7X with 10% Free Withdrawal Amount			3.65% Guaranteed for 7 yrs										
Products	Current Interest Rates			Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Commissions Rev. 6-27-17	Features				
Rates Effective 03/12/2019														
 A+ (Superior) by A.M. Best "A+" (Strong) by Standard & Poor's. \$21.1 billion in assets as of December 31, 2016 Founded in 1886 as North American Accident Association	FIXED	North American Guarantee Choice and Guarantee Choice II sm in CA	Rate Guar Term	High Band \$100K+	Low Band less than \$100K	Current year interest withdrawals available after 30 days without any surrender charges or interest adjustment. RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the penalty-free withdrawal amount will be waived by current company practice*.	3 Year 9.3%, 8.4%, 7.5% 5 Year 9.3%, 8.4%, 7.5% 6.6%, 5.7% 7 Year 9.3%, 8.4%, 7.5% 6.6%, 5.7%, 4.75%, 3.8% 10 Year 9.3%, 8.4%, 7.5% 6.6%, 5.7%, 4.75%, 3.8%, 2.85%, 1.90%, 0.95% 30-day window applies at end of term MVA + or -	1.00% MINIMUM GUARANTEED CONTRACT VALUE (MGCV) The MGCV equals 100% of the premiums, less any withdrawals (before any Interest Adjustment or surrender charges), accumulated at the MGCV Interest Rate, less surrender charges (as calculated in the contract). The MGCV Interest Rate is based on the issue date of the contract and is guaranteed for the entire term of the contract.	\$10,000 non-qualified and \$2,000 qualified.	0-90	Commissions		Full Value at Death Nursing Home Confinement Waiver	
			3-YEAR	2.75%	2.40%						3 year	5 year		
			5-YEAR	3.20%	2.85%						1.50% 0-80	2.00% 0-80		
			7-YEAR	2.90%	2.65%						1.125% 81-85	1.50% 81-85		
			10-YEAR	3.10%	2.85%						0.75% 86-90	1.00% 86-90		
			Effective 2-5-19: CA, DE & FL only the 3-5-yr terms are available.		*FL only effective 6/27/17: No surrender charges after re-entry.						For AL, DC, MT, ND, SD: On the contract anniversary following the Annuitant's 105th birthday the Surrender Charge percentage will be reduced to zero percent.			
			No 7-10yr terms											

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		Current Interest Rates		Withdrawal Provision	Surrender Charge	Minimum Guarantee	Minimum Premium	Iss. Age	Comm.	Features			
Products		Rates Effective 4-23-19											
 EquiTrust Life Insurance Company Des Moines IA B++ (Good) from A.M. Best B+ ("Good") S&P \$15.8 Billion in assets as of 12/31/15	FIXED	Certainty Select™	3-Year	2.25%	Cumulative interest beginning immediately	10,10,9%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	\$10,000 NQ or Q	3-Yr		Certainty Select™ (SPDA) Death Benefit: Upon death of first Owner, Accumulation Value Nursing Home Waiver (Issue Ages 0-80)		
			5-Year	2.75%		10,10,9,9,8%			0-80	2.00%			
			6-Year	2.85%		10,10,9,9,8,8%			81-90	1.50%			
		8-Year	2.95%	10,10,9,9,8,8,7,7%		5-6-8 & 10-Yr							
		10-Year	3.00%	10,10,9,9,8,8,7,7,6,5%		0-80			3.00%				
	FIXED	Certainty Select™ CA Version	3-Year	2.25%	9, 8, 7%	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	\$10,000 NQ or Q	3-Yr		Certainty Select™ (SPDA) Death Benefit: Upon death of first Owner, Accumulation Value Nursing Home Waiver (Issue Ages 0-80)			
			5-Year	2.75%	9, 8, 7, 6.5, 5.5%			0-80	2.00%				
			6-Year	2.85%	9, 8, 7, 6.5, 5.5, 4.5%			81-90	1.50%				
			8-Year	2.95%	9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5%			5-6-8 & 10-Yr					
			10-Year	3.00%	9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%			0-80	3.00%				
				MVA + or -	(2% for 2014 contracts)	81-90	2.25%						
 Guggenheim Life and Annuity Company Indianapolis, IN B++ (Good) from A.M. Best 13.95 Billion in assets as of 12/31/17	FIXED	Preserve MYGA	Current Interest Rates Rates Effective 4/1/19		10% Annually starting year 2	30 Day Window prior end of term	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate Currently 1%	Qualified \$5,000	3 year Most States No MVA States		Full account value at death. Surrender Charges waived. No MVA applied.		
			3-Year	\$250K or more					Less Than \$250K	0-80		1.00%	1.00%
			4-Year	3.00%					2.90%	81-85		0.75%	0.75%
			5-Year	3.05%					2.95%	86-90		0.50%	0.50%
			6-Year	3.15%					3.05%	4 year Most States No MVA States			
			7-Year	3.20%					3.10%	0-80		1.75%	1.50%
			8-Year	3.25%					3.15%	81-85		1.31%	1.15%
			9-Year	3.30%					3.20%	86-90		0.88%	0.75%
			10-Year	3.35%					3.25%	5-6-7-8-9 year Most States No MVA States			
			10-Year	3.40%					3.30%	0-80		2.50%	2.00%
		Guggenheim Partners is a privately held global financial services firm with more than \$180 billion in assets under management. They are the Ultimate Parent of Guggenheim Life and Annuity Company, Company, and Security Benefit Life Insurance Company.					9 YR 7% 6% 5% 4% 3% 2% 1% 1% 1%	No MVA States DE	81-85	1.88%	1.50%		
							10 YR 7% 6% 5% 4% 3% 2% 1% 1% 1% 0.75%	This states have same interest rates as the standard version but No Market Value Adjustment. These states do have a slightly reduced commission than the standard version.	86-90	1.25%	1.00%		
							MVA + or -		10 year Most States No MVA States	0-80	3.00%	2.50%	
									81-85	2.25%	1.90%		
									86-90	1.50%	1.25%		

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