

Fixed Index Annuities October 20, 2017	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal <sup>1</sup> /Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission <sup>2</sup>
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## Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2016.)<sup>4</sup>  
S&P (AA) Very Strong (3rd highest of 21, affirmed December, 2016.)<sup>4</sup>

<b>Allianz 222<sup>®</sup> Annuity</b> (FPDA for 1 year) C54370-MVA					<b>15% Protected Income Value Bonus* - All 1st Year Premiums</b>  <b>PIV includes 50% interest bonus for life of the contract.</b>  <b>Free Withdrawal:</b> In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value.  <b>Minimum Premium:</b> \$20,000 NQ/Q  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-80 Q/NQ  <b>Surrender Charges:</b> (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA (May vary by state)  <b>Riders:</b> Allianz Income Multiplier NCR, DBR & FWR ***	<b>Opt. A</b>  Ages 0-75 <b>6.50%</b> 1st Yr  Ages 76-80 <b>4.50%</b> 1st Yr  <i>Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.</i>
Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Spread	Monthly Avg Spread			
NASDAQ-100 <sup>®</sup> Index	1.60%	2.50%	N/A	N/A			
S&P 500 <sup>®</sup> Index	1.60%	2.50%	N/A	N/A			
Russell 2000 <sup>®</sup> Index	2.00%	2.50%	N/A	N/A			
Bloomberg US Dynamic Balance Index II	N/A	3.50%	2.95%	N/A			
PIMCO Tactical Balanced Index	N/A	3.25%	2.85%	N/A			
Blended Index <sup>3</sup>	N/A	3.00%	N/A	3.25%			
<b>Fixed Account Rate</b>	<b>1.40%</b>	(PIMCO not avail. in AK, NJ, PA, UT)					

\* The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonus if the contract is fully surrendered, or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. 150% Par-Rate guaranteed for PIV. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59<sup>1/2</sup>, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of total premium paid, less any withdrawals, accumulated at a rate of 1.35% for the first 10 contract years, then a minimum of 1% thereafter (varies by state). Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%.

<b>Allianz 360<sup>SM</sup> Annuity</b> (FPDA for 1 year) C54370-MVA, R95316-MVA					<b>25% Interest Bonus - Life of the contract, prior to withdrawals.</b>  <b>Free Withdrawal:</b> In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value.  <b>Minimum Premium:</b> \$20,000 NQ/Q  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-80 Q/NQ  <b>Surrender Charges:</b> (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA (May vary by state)  <b>Riders:</b> 360 Benefit Rider NCR, FWR ***  DB = AV	<b>Opt. A</b>  Ages 0-75 <b>6.50%</b> 1st Yr  Ages 76-80 <b>4.50%</b> 1st Yr  <i>Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.</i>
Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Spread	Monthly Avg Spread			
NASDAQ-100 <sup>®</sup> Index	1.90%	3.25%	N/A	N/A			
S&P 500 <sup>®</sup> Index	1.90%	3.25%	N/A	N/A			
Russell 2000 <sup>®</sup> Index	2.00%	3.25%	N/A	N/A			
Bloomberg US Dynamic Balance Index II	N/A	4.35%	2.20%	N/A			
PIMCO Tactical Balanced Index	N/A	4.10%	2.10%	N/A			
Blended Index <sup>3</sup>	N/A	3.75%	N/A	2.75%			
<b>Fixed Account Rate</b>	<b>1.70%</b>						

Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus, and a partial loss of principal (premium). Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate of 1.35% for the first 10 years, then a minimum of 1% thereafter (varies by state). Caps/spreads guaranteed for one year. Most states: Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%.

\*\*\* Flexible Withdrawal Benefit (FWR) is available at issue only for additional cost. Death benefit, surrender charges, rider availability and commission schedule may vary by state. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America. Contracts issued by Allianz Life Insurance company of North America.

**For Agent Use Only - Not for use with the Public.** Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state.

**American Equity Investment Life Insurance Company** Des Moines IA 50325 **A.M. Best (A-) Excellent S&P (A-) Strong**

<p><b>Bonus Gold</b> INDEX-1-07* (FPDA)</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>Par Rate</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Average w/Par-Rate</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Average w/Cap</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Jones<sup>®</sup> Monthly Average w/Cap</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Jones<sup>®</sup> Annual Pt-to-Pt w/Cap</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/Par-Rate</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/Cap</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Pt-to-Pt w/Cap</td> <td>1.40%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year US Treasury Bond</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Bond Yield with Cap</td> <td>5.15%</td> <td>N/A</td> <td>2.00%</td> </tr> <tr> <td>Volatility Control Index<sup>5</sup></td> <td>N/A</td> <td>N/A</td> <td>3.25%</td> </tr> <tr> <td>Fixed Value Rate 1.15%</td> <td colspan="2">S&amp;P 500<sup>®</sup> Performance Trigger 2.00%</td> <td></td> </tr> </tbody> </table>		Cap	Par Rate	Asset Fee	S&P 500 <sup>®</sup> Monthly Average w/Par-Rate	N/A	25%	N/A	S&P 500 <sup>®</sup> Monthly Average w/Cap	2.25%	N/A	0%	Dow Jones <sup>®</sup> Monthly Average w/Cap	2.25%	N/A	0%	Dow Jones <sup>®</sup> Annual Pt-to-Pt w/Cap	2.25%	N/A	0%	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	2.25%	N/A	0%	S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.40%	N/A	0%	10-Year US Treasury Bond	2.25%	N/A	0%	Bond Yield with Cap	5.15%	N/A	2.00%	Volatility Control Index <sup>5</sup>	N/A	N/A	3.25%	Fixed Value Rate 1.15%	S&P 500 <sup>®</sup> Performance Trigger 2.00%			<p><b>10% Premium Bonus - All 1st Year Premiums</b></p> <p><b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D &amp; RMD immediately from Fixed Value.</p> <p><b>Minimum Premium:</b> \$5,000 Q/NQ</p> <p><b>Maximum Premium:</b> \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80</p> <p>Issued as INDEX-1-05 in DE, INDEX-7-05 in OK (Rates may vary)</p> <p><b>STATES NOT APPROVED:</b> AK, CA, CT, MN, MT, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA</p>	<p><b>Issue Ages:</b> 18-80 Q/NQ 18-64 in FL</p> <p><b>Surrender Charges:</b> (16 Year) 20 - 19.5 - 19 - 18.5 - 18 - 17.5 - 17 - 16 - 15 - 14 - 12 - 10 - 8 - 6 - 4 - 2 - 0% no MVA Different in DE &amp; OK</p> <p><b>Riders:</b> Lifetime Income Benefit NCR-100**, TIR-100**</p> <p>DB = AV</p>	<p>Ages 18-75</p> <p><b>6.00%</b> Year 1</p> <p>1.00% Year 2</p> <p>1.00% Year 3</p> <p>Ages 76-80</p> <p><b>4.50%</b> Year 1</p> <p>.75% Year 2</p> <p>.75% Year 3</p> <p>Commissions listed above in years 2 &amp; 3 are for premium received in 1st year.</p>
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\*Form number may vary by state. MGSV equals 80% of 1st year premium, plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. MGIR (currently 1.00%) is set at issue, guaranteed for life of contract and applies to MGSV only. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% min. for the Monthly Pt-to-Pt, and the Par Rate will never be less than 10%. Fixed Value min. guaranteed interest rate is 1%. \*\* The NCR-100 and TIR-100 are available at no cost to Annuitants issue ages under 75, form number, availability and provisions may vary by state. See state specific disclosure for details.

<p><b>Choice Series</b> ICC14 IDX8* (FPDA)</p> <p style="text-align: center;"><small>Below rates are with Optional MVA Rider</small></p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>Par Rate</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td rowspan="5"><b>Choice 6</b> ICC14 IDX8-6</td> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/PR</td> <td>N/A</td> <td>45% N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/Cap</td> <td>4.75%</td> <td>N/A N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Pt-to-Pt w/Cap</td> <td>1.60%</td> <td>N/A N/A</td> </tr> <tr> <td>Volatility Control Index<sup>5</sup></td> <td>N/A</td> <td>N/A 1.50%</td> </tr> <tr> <td>Fixed Value Rate</td> <td colspan="2">1.90%</td> </tr> <tr> <td rowspan="5"><b>Choice 8</b> ICC14 IDX8-8</td> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/PR</td> <td>N/A</td> <td>50% N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/Cap</td> <td>5.00%</td> <td>N/A N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Pt-to-Pt w/Cap</td> <td>1.70%</td> <td>N/A N/A</td> </tr> <tr> <td>Volatility Control Index<sup>5</sup></td> <td>N/A</td> <td>N/A 1.25%</td> </tr> <tr> <td>Fixed Value Rate</td> <td colspan="2">2.00%</td> </tr> <tr> <td rowspan="5"><b>Choice 10</b> ICC14 IDX8-10</td> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/PR</td> <td>N/A</td> <td>52% N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Annual Pt-to-Pt w/Cap</td> <td>5.25%</td> <td>N/A N/A</td> </tr> <tr> <td>S&amp;P 500<sup>®</sup> Monthly Pt-to-Pt w/Cap</td> <td>1.80%</td> <td>N/A N/A</td> </tr> <tr> <td>Volatility Control Index<sup>5</sup></td> <td>N/A</td> <td>N/A 1.25%</td> </tr> <tr> <td>Fixed Value Rate</td> <td colspan="2">2.10%</td> </tr> </tbody> </table>		Cap	Par Rate	Asset Fee	<b>Choice 6</b> ICC14 IDX8-6	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/PR	N/A	45% N/A	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	4.75%	N/A N/A	S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.60%	N/A N/A	Volatility Control Index <sup>5</sup>	N/A	N/A 1.50%	Fixed Value Rate	1.90%		<b>Choice 8</b> ICC14 IDX8-8	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/PR	N/A	50% N/A	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	5.00%	N/A N/A	S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.70%	N/A N/A	Volatility Control Index <sup>5</sup>	N/A	N/A 1.25%	Fixed Value Rate	2.00%		<b>Choice 10</b> ICC14 IDX8-10	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/PR	N/A	52% N/A	S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	5.25%	N/A N/A	S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.80%	N/A N/A	Volatility Control Index <sup>5</sup>	N/A	N/A 1.25%	Fixed Value Rate	2.10%		<p><b>Free Withdrawal:</b> 5% of Contract Value annually, starting in year 2. Systematic W/D &amp; RMD immediately from Fixed Value.</p> <p><b>Minimum Premium:</b> \$10,000 Q/NQ (\$1,000 minimum per allocation)</p> <p><b>Maximum Premium:</b> \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80</p> <p>Choice 6, 8- \$500,000 ages 81-85</p> <p><b>STATES NOT APPROVED:</b> NY</p> <p><b>MVA NOT APPROVED:</b> CA, NY</p> <p><b>NOTE:</b> Choice Series products are excluded from all incentives, including Gold Eagle program</p>	<p><b>Issue Ages:</b> <b>Choice 6 &amp; Choice 8</b> 18-85 Q/NQ <b>Choice 10</b> 18-80 Q/NQ</p> <p><b>Surrender Charges:</b> <b>Choice 6</b> (6 Year) 9.20 - 8 - 7 - 5.50 - 4 - 2.50 - 0% +/- MVA</p> <p><b>Choice 8</b> (8 Year) 9.2 - 8.25 - 7.25 - 6.5 - 5.5 - 4.5 - 3.5 - 2.5 - 0% +/- MVA</p> <p><b>Choice 10</b> (10 Year) 9.2 - 8.25 - 7.25 - 6.5 - 5.5 - 4.5 - 3.5 - 2.5 - 1.5 - 0.5 - 0% +/- MVA</p> <p><b>Riders:</b> NCR-100**, TIR-100** Lifetime Income Benefit (not available for issue ages 81-85)</p> <p><b>Optional MVA</b></p> <p>DB = AV</p>	<p><b>Choice 6</b></p> <p><b>4.00%</b></p> <p>Ages 18-75</p> <p><b>3.00%</b></p> <p>Ages 76-80</p> <p><b>2.00%</b></p> <p>Ages 81-85</p> <p><b>Choice 8</b></p> <p><b>5.00%</b></p> <p>Ages 18-75</p> <p><b>3.75%</b></p> <p>Ages 76-80</p> <p><b>2.50%</b></p> <p>Ages 81-85</p> <p><b>Choice 10</b></p> <p><b>6.00%</b></p> <p>Ages 18-75</p> <p><b>4.50%</b></p> <p>Ages 76-80</p>
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**American Equity Investment Life Insurance Company, Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong**

<b>Foundation Gold</b> ICC11 IDX3 (FPDA)		Below rates are without Optional LIBR Rider		<b>7% Premium Bonus - All 1st Year Premiums</b>	Issue Ages: 18-80 Q/NQ	Ages 18-75 <b>5.50%</b> Year 1 1.00% Year 2 1.00% Year 3 <i>Different in CA</i> Ages 76-80 <b>4.15%</b> Year 1 .75% Year 2 .75% Year 3 <i>Different in CA</i>
Cap	Par Rate	Asset Fee				
S&P 500 <sup>®</sup> Monthly Average w/Par-Rate	N/A	30%	N/A	<b>Bonus Vesting Schedule:</b> (10 Year) 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% <i>Different in CA</i> <b>Free Withdrawal:</b> 5% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 - \$750,000 ages 75-80  <b>STATES NOT APPROVED:</b> NY	<b>Surrender Charges:</b> (10 Year) 9 - 8.25 - 7.25 - 6.25 - 5.25 - 4.25 - 3.25 - 2.25 - 1 - 0.5 - 0% +/- MVA  <i>Different in CA</i>  <b>** Riders:</b> <i>Lifetime Income Benefit (LIBR)</i> NCR-100, TIR-100  DB = AV	Commissions listed above in years 2 & 3 are for prem. received in 1st year.
S&P 500 <sup>®</sup> Monthly Average w/Cap	2.50%	N/A	N/A			
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Par-Rate	N/A	20%	N/A			
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	2.50%	N/A	N/A			
S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.30%	N/A	N/A			
10-Year US Treasury Bond	2.50%	N/A	N/A			
Bond Yield with Cap	5.65%	N/A	2.00%			
Volatility Control Index <sup>5</sup>	N/A	N/A	3.50%			
Fixed Value Rate 1.30%	S&P 500 <sup>®</sup> Performance Trigger 2.25%					

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.00%), compounded annually. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% minimum for the Monthly Pt-to-Pt and the Fixed Value Rate, and the Par Rate will never be less than 10%. \*\* The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75. The LIBR is available for issue ages 50 and older. Availability may vary by state. See state specific disclosure for details.

<b>Advantage Gold</b> INDEX-6-07 (FPDA)		Cap		Par Rate		Asset Fee		<b>5% Premium Bonus - All 1st Year Premiums</b>	Issue Ages: 18-80 Q/NQ	Ages 18-75 <b>6.00%</b> Year 1 1.00% Year 2 1.00% Year 3
Cap	Par Rate	Asset Fee								
S&P 500 <sup>®</sup> Monthly Average w/Par-Rate	N/A	25%	N/A	N/A	<b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80  <b>STATES NOT APPROVED:</b> AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA	<b>Surrender Charges:</b> (10 Year) 16 - 15 - 14 - 13 - 11.5 - 10 - 8.5 - 7 - 5.5 - 4 - 0% no MVA  <b>Riders:</b> <i>Lifetime Income Benefit</i> NCR-100**, TIR-100**  DB = AV	Ages 76-80 <b>4.50%</b> Year 1 .75% Year 2 .75% Year 3  Commissions listed above in years 2 & 3 are for prem. received in 1st year.			
S&P 500 <sup>®</sup> Monthly Average w/Cap	2.00%	N/A	N/A	N/A						
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A	N/A						
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	2.00%	N/A	N/A	N/A						
S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.00%	N/A	0%	N/A						
10-Year US Treasury Bond	2.00%	N/A	N/A	N/A						
Bond Yield with Cap	4.65%	N/A	2.00%	N/A						
Volatility Control Index <sup>5</sup>	N/A	N/A	4.00%	N/A						
Fixed Value Rate 1.05%	S&P 500 <sup>®</sup> Performance Trigger 1.75%									

MGSV equals 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.00%), compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% minimum for the Monthly Pt-to-Pt and Fixed Value Rate, and the Par Rate will never be less than 10%. \*\* The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75.

<b>Retirement Gold</b> INDEX-2-09* (FPDA)		Cap		Par Rate		Asset Fee		<b>8% Premium Bonus** - All 1st Year Premiums</b>	Issue Ages: 18-78 Q/NQ	Ages 18-78 <b>6.00%</b> Year 1 1.00% Year 2 1.00% Year 3
Cap	Par Rate	Asset Fee								
S&P 500 <sup>®</sup> Monthly Average w/Par-Rate	N/A	25%	N/A	N/A	<b>Bonus Vesting Schedule: (14 Year)</b> 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% <i>Different in FL, IN</i> <b>Free Withdrawal:</b> 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.  <b>Minimum Premium:</b> \$5,000 Q/NQ  <b>Maximum Premium:</b> \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 - \$750,000 ages 75-78  <b>STATES NOT APPROVED:</b> AK, CA, CT, DE, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	<b>Surrender Charges:</b> (10 Year) 12.5 - 12 - 12 - 11 - 10 - 9 - 8 - 7 - 6 - 4 - 0% no MVA <i>Different in FL, IN</i>  <b>Riders:</b> <i>Lifetime Income Benefit</i> NCR-100***, TIR-100***  DB = AV	Commissions listed above in years 2 & 3 are for prem. received in 1st year.  Different in FL, IN			
S&P 500 <sup>®</sup> Monthly Average w/Cap	2.00%	N/A	N/A	N/A						
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Par-Rate	N/A	15%	N/A	N/A						
S&P 500 <sup>®</sup> Annual Pt-to-Pt w/Cap	2.00%	N/A	N/A	N/A						
S&P 500 <sup>®</sup> Monthly Pt-to-Pt w/Cap	1.00%	N/A	0%	N/A						
Bond Yield with Cap	4.65%	N/A	2.00%	N/A						
Volatility Control Index <sup>5</sup>	N/A	N/A	4.00%	N/A						
Fixed Value Rate 1.00%	S&P 500 <sup>®</sup> Performance Trigger 1.75%									

\*Form number may vary by state. \*\*Bonus in IN is 8% for issue ages 0-73 & 5% for issue ages 74-78. MGSV equals 87.5% of premiums paid, less any withdrawal proceeds, accumulated at the MGIR, compounded annually. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for Monthly average or Annual Pt-to-Pt. 1% min. for the Monthly Pt-to-Pt, and the Par Rate will never be less than 10% \*\*\* The NCR-100 and TIR-100 is available at no cost to Annuity issue ages under 75, and availability may vary by state. See state specific disclosure for details.

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**Athene Annuity and Life Company** - West Des Moines, IA **A.M. Best (A)** Excellent (2nd highest of 15) **S&P (A-)** Strong (3rd highest of 15)

<b>Athene Ascent<sup>SM</sup> 10 Bonus 2.0 (SPDA)</b>		<b>1% Premium Bonus</b> <b>Free Withdrawal:</b> Year 1: 5% of accumulated value Years 2+: 10% of accumulated value <b>Minimum Premium:</b> \$5,000 Q/NQ <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED: NY</b>  <b>**STATE VARIATIONS:</b> <b>**Ascent Pro 10 Bonus approved in FL for ages 65-80</b> <b>**Ascent Pro 10 Bonus Select approved for ages 35-80:</b> in AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	<b>Issue Ages:</b> 35-80 Q/NQ (35-64 in FL) (35-74 in IN)  <b>Surrender Charges: (10 Year)</b> 12 - 12 - 12 - 11 - 10 - 9 - 8 - 7 - 6 - 4 - 0% +/- MVA <i>Different in CA</i> <i>(No MVA in MO)</i>  <b>*** Riders:</b> <i>Athene Income<sup>SM</sup>, NCR, TIR</i>  <i>DB = AV</i>	<b>Ascent 10 Bonus 2.0,</b> <b>Ascent Pro 10 Bonus</b> <b>6.50%</b> Ages 0-70 <b>6.00%</b> Ages 71-75 <b>5.00%</b> Ages 76-80  <b>Ascent Pro 10 Bonus Select</b> <b>6.50%</b> Ages 0-70 <b>6.00%</b> Ages 71-75 <b>5.00%</b> Ages 76-80
<b>2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*</b>	<b>75.00%</b>			
<b>1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*</b>	<b>50.00%</b>			
<b>2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*</b>	<b>55.00%</b>			
<b>1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*</b>	<b>45.00%</b>			
<b>1 Year No Cap Pt-to-Pt Index (par rate)*</b>	<b>50.00%</b>			
<b>2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)</b>	<b>60.00%</b>			
<b>1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)</b>	<b>30.00%</b>			
<b>1 Year Pt-to-Pt S&amp;P 500 Index (cap)</b>	<b>2.75%</b>			
<b>1 Year Monthly Cap Index (cap)</b>	<b>1.30%</b>			
<b>Bailout Cap Rate</b>	<b>1.00%</b>			
<b>Fixed Rate Strategy (1-year guarantee)</b>	<b>1.05%</b>			

**Protective Life Insurance Company** - Birmingham, AL **A.M. Best (A+)** Superior **S&P (AA-)** Very Strong

<b>Protective<sup>®</sup> Indexed Annuity II (FPDA)</b>			<b>Free Withdrawal:</b> First contract year: 10% of initial deposit.  Subsequent years: 10% of contract value as of the last contract anniversary. The contract value after each withdrawal must be at least \$10,000.  <b>Minimum Premium:</b> \$10,000 NQ/Q \$1,000 minimum additional <b>Maximum Premium:</b> 1 million w/o home office approval  <b>STATES NOT APPROVED: NY</b>  <b>Optional Principal Protection (ROP)</b>  May be added as an additional feature and provides an option, prior to annuitization, to surrender the contract and receive 100% of deposits, less any prior withdrawals or investment taxes, as applicable. Contracts including the principal protection feature may earn a lower interest rate than those without it.  <b>Call for Rates &amp; Details!</b>	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Surrender Charges:</b> <b>(5 Year)</b> 9 - 9 - 8 - 7 - 6 - 0% +/- MVA <b>(7 Year)</b> 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA <b>(10 Year)</b> 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA <i>Different in CA, IA</i>  <b>Riders:</b> <i>SecurePay SE</i> <i>NCR, TIR, UW</i>  <i>Not available in all states.</i> <i>State variations may apply</i>  <i>DB = AV</i>	<b>5 Year</b> <b>2.55%</b> Ages 0-80 <b>1.28%</b> Ages 81-85  <b>7 Year</b> <b>3.75%</b> Ages 0-80 <b>1.88%</b> Ages 81-85  <b>10 Year</b> <b>4.50%</b> Ages 0-80 <b>2.25%</b> Ages 81-85
<b>5 - YEAR:</b>	<i>under \$100,000</i>	<i>\$100,000+</i>			
<b>Fixed Rate Strategy</b>	<b>1.70%</b>	<b>1.85%</b>			
<b>Annual Pt-to-Pt Cap*</b>	<b>4.05%</b>	<b>4.35%</b>			
<b>Annual Cap Rate to Term*</b>	<b>3.90%</b>	<b>4.20%</b>			
<b>Annual Trigger Rate*</b>	<b>2.90%</b>	<b>3.20%</b>			
<b>7 - YEAR:</b>	<i>under \$100,000</i>	<i>\$100,000+</i>			
<b>Fixed Rate Strategy</b>	<b>1.80%</b>	<b>1.95%</b>			
<b>Annual Pt-to-Pt Cap*</b>	<b>4.20%</b>	<b>4.50%</b>			
<b>Annual Cap Rate to Term*</b>	<b>4.00%</b>	<b>4.30%</b>			
<b>Annual Trigger Rate*</b>	<b>3.35%</b>	<b>3.65%</b>			
<b>10 - YEAR:</b>	<i>under \$100,000</i>	<i>\$100,000+</i>			
<b>Fixed Rate Strategy</b>	<b>2.10%</b>	<b>2.25%</b>			
<b>Annual Pt-to-Pt Cap*</b>	<b>4.55%</b>	<b>4.85%</b>			
<b>Annual Cap Rate to Term*</b>	<b>4.40%</b>	<b>4.70%</b>			
<b>Annual Trigger Rate*</b>	<b>3.70%</b>	<b>4.00%</b>			

MGSV is 100% of premium accumulated at a rate of 1%. \*Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500<sup>®</sup> Index. The Protective Indexed Annuity II is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment, issued under policy form series FIA-P-2010. SecurePay SE is provided under form series FIA-P-6022. The Protective Indexed Annuity II is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state. All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. The Protective Indexed Annuity is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.

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**EquiTrust Life Insurance Company<sup>®</sup>**

A.M. Best (B++) Good

S&P (BBB+) Good

**MarketTwelve Bonus Index<sup>®</sup> (SPDA)**

**12% Bonus paid over 3 Years\***

S&P 500 <sup>®</sup> 1-Year Pt-to-Pt Cap	2.50%
S&P 500 <sup>®</sup> 1-Year Daily Average Cap	2.75%
S&P 500 <sup>®</sup> 1-Year Monthly Average Par-Rate	40.00%
S&P 500 <sup>®</sup> 1-Year Monthly Cap	1.10%
S&P 500 <sup>®</sup> 2-Year Monthly Average Cap	6.00%
Fixed Account	1.30%

**Free Withdrawal:**  
Interest only first contract year. 10% of account value after first year.

**Minimum Premium:** \$30,000 Q/NQ  
**Maximum Premium:** 1 million w/o home office appr.

**STATES NOT APPROVED:**  
AK, CA, CT, DE, MN, MT, NV, NY, OH, OK, OR, TX, UT, WA

**Issue Ages:**  
0-75 Q/NQ

**Surrender Charges: (14 Year)**  
20 - 20 - 19 - 19 - 18 - 17 - 16 - 14 - 12 -  
10 - 8 - 6 - 4 - 2 - 0% +/- MVA  
*no MVA in VT*

**Riders:**  
NCR\*\*, *Income for Life, TIR*

DB = AV

**8.50%**  
  
All ages

\*12% Total Bonus - 6% of premiums year 1; 2% of Accumulation Value added on first three contract anniversaries. Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum Cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on fixed account is 1% \*\*NCR not available in MA.

**MarketPower Bonus Index<sup>®</sup> (SPDA)**

**10% Premium Bonus**

S&P 500 <sup>®</sup> 1-Year Pt-to-Pt Cap	3.00%
S&P 500 <sup>®</sup> 1-Year Daily Average Cap	3.50%
S&P 500 <sup>®</sup> 1-Year Monthly Average Par-Rate	50.00%
S&P 500 <sup>®</sup> 1-Year Monthly Cap	1.20%
S&P 500 <sup>®</sup> 2-Year Monthly Average Cap	8.00%
Fixed Account	1.50%

**Free Withdrawal:**  
Interest only first contract year. 10% of account value after first year.

**Minimum Premium:** \$20,000 Q/NQ  
**Maximum Premium:** 1 million w/o home office appr.

**STATES NOT APPROVED:**  
CA, CT, DE, MN, MT, NV, NY, OK, OR, TX, UT, WA

**Issue Ages:**  
0-75 Q/NQ

**Surrender Charges: (14 Year)**  
20 - 20 - 19 - 19 - 18 - 17 - 16 - 14 - 12 -  
10 - 8 - 6 - 4 - 2 - 0% +/- MVA

*Different in AK, IL & OH  
no MVA in VT*

**Riders:**  
NCR\*, *Income for Life, TIR*

DB = AV

**8.50%**  
  
All ages

AK, IL & OH only:  
**7.00%**

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Year Monthly options varies by state. \*NCR not available in MA.

**MarketTen Bonus Index<sup>®</sup> (FPDA)**

**6% Premium Bonus 1<sup>st</sup> 5 Years**

S&P 500 <sup>®</sup> 1-Year Pt-to-Pt Cap	2.50%
S&P 500 <sup>®</sup> 1-Year Daily Average Cap	2.75%
S&P 500 <sup>®</sup> 1-Year Monthly Average Par-Rate	30.00%
S&P 500 <sup>®</sup> 1-Year Monthly Cap	1.00%
S&P 500 <sup>®</sup> 2-Year Monthly Average Cap	6.00%
Fixed Account	1.00%

**Free Withdrawal:**  
Interest only first contract year. 10% of account value after first year.

**Minimum Premium:** \$30,000 Q/NQ  
**Maximum Premium:** 1 million w/o home office appr.

**STATES NOT APPROVED:**  
AK, CT, DE, MN, MT, NV, NY, OK, OR, TX, UT, WA

**Issue Ages:**  
0-80 Q/NQ

**Surrender Charges: (10 Year)**  
10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 4 -  
0% +/- MVA

*Different in CA, OH  
no MVA in CA, MO, VT*

**Riders:**  
*ROP, NCR\*, Income for Life, TIR*

DB = AV

**6.00%**  
  
All ages

**3.00%**  
  
Additional Premium  
Years 2-5

Minimum guarantee is 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2016 contracts), less surrender charges. Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%. \*NCR not available in MA.

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**Fidelity & Guaranty Life Insurance Company** - Des Moines, IA      **A.M. Best (B++) Good**      **S&P (BBB-) Good**

<b>FG AccumulatorPlus<sup>®</sup> Series</b> (FPDA)			<b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 min Per Option)  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AL, CT, MS, NY  *10 Year issued with different rates in: AK, CA, DE, FL (65+), MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	<b>Issue Ages:</b> 0-85 NQ 18-85 Q  <b>Surrender Charges:</b> <b>(7 Year)</b> 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA No MVA in AK, IL, MN, MO, OR, PA, WA  <b>(10 Year)</b> 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA Different in AK, CA, DE, FL, (65+) MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA  <b>Riders:</b> NCR, TIR, HHC  DB = AV	<b>7 Year</b> <b>4.00%</b> Ages 0-70 <b>3.00%</b> Ages 71-80 <b>2.00%</b> Ages 81-85 <b>10 Year</b> <b>7.00%</b> Ages 0-70 <b>5.00%</b> Ages 71-80 <b>3.50%</b> Ages 81-85
Index	7 Year	10 Year*			
S&P 500 <sup>®</sup> 1 Year Monthly Pt-to-Pt Cap	1.60%	1.75%			
S&P 500 <sup>®</sup> Monthly Average Annual Cap	5.25%	6.25%			
S&P 500 <sup>®</sup> 1 Year Annual Pt-to-Pt Cap	4.00%	4.50%			
Barclays Trailblazer Sectors 5 2 Year No Cap	100% Par	100% Par			
Index Gain Option with Declared Rate	3.50%	3.75%			
Fixed Account	1.00%	1.00%			

Min. Cap 1% for Monthly pt-to-pt index option, 1% min. Cap per year for Annual pt-to-pt and Monthly average. Min. declared rate 1% for index gain option. On 87.5% of premium min., interest is between 1.00% and 3.00%, depending on issue state.

<b>FG Index-Choice 10<sup>™</sup></b> (FPDA)			<b>Up to 4% Premium Bonus</b>  <b>3% Bonus in Lite States</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 min Per Option)  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AL, CT, MS, NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q <b>** Surrender Charges:</b> <b>(10 Year)</b> 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +/- MVA Different in AK, CA, DE, FL (Ages 65+ only), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA  <b>(10 Year)</b> 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA  <b>Riders:</b> FGIncome for Life <sup>™</sup> NCR, TIR DB = AV	<b>8.00%</b> Ages 0-75 <b>6.00%</b> Ages 76-80 <b>4.00%</b> Ages 81-85  <b>Trails now Available!!!</b>
S&P 500 <sup>®</sup> 1 Year Monthly Pt-to-Pt Cap	1.10%				
S&P 500 <sup>®</sup> Monthly Average Annual Cap	2.75%				
S&P 500 <sup>®</sup> 1 Year Annual Pt-to-Pt Cap	2.50%				
S&P 500 <sup>®</sup> 2 Year Annual Pt-to-Pt Cap	5.25%				
S&P 500 <sup>®</sup> 3 Year Annual Pt-to-Pt Cap	8.25%				
Index Gain Option with Declared Rate	2.25%				
Fixed Account	1.00%				

3% Bonus on premium received in the first year. Min. Cap 1% for Monthly Pt-to-Pt index option, 1% min. Cap per year for Annual Pt-to-Pt and Monthly average index options. 2% min. Cap per period for 2 & 3 year Annual Pt-to-Pt. Min. declared rate 1% for index gain opt. On 87.5% of premium min., interest is between 1% and 3%, depending on issue state. \*\*Different in IN.

<b>Prosperity Elite Series</b> (FGL FPDA)				<b>1st Year Premium Vesting Bonus<sup>*</sup></b> included with <b>Enhancement or Protection Package</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 min Per Option)  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AL, CT, MS, NY <b>(14 Year)</b> STATES NOT APPROVED: AK, CA, DE, MA, MN, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA  <b>Bonus Vesting Schedule:</b> <b>(7 Year)</b> 14-29-43-57-71-86-100% <b>(10 Year)</b> 10-20-30-40-50-60-70-80-90-100% <b>(14 Year)</b> 7-14-21-29-36-43-50-57-64-71-79-86-93-100%	<b>Issue Ages:</b> 0-85 NQ 18-85 Q (in FL max age for 14 Year is 64) <b>Surrender Charges:</b> <b>(7 Year)</b> 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA  <b>(10 Year)</b> 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA  <b>(14 Year)</b> 14.75 - 13.75 - 12.75 - 11.75 - 10.75 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA Different in AK, CA, DE, FL (Ages 65+ only), MA, MN, MS, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA  <b>Riders:</b> NCR, TIR, HHC <b>Enhancement Package</b> <b>Protection Package</b> DB = AV	<b>7 Year</b> <b>5.00%</b> Ages 0-75 <b>3.00%</b> Ages 76-80 <b>2.50%</b> Ages 81-85  <b>10 Year</b> <b>7.50%</b> Ages 0-75 <b>5.50%</b> Ages 76-80 <b>3.75%</b> Ages 81-85  <b>14 Year</b> <b>8.50%</b> Ages 0-75 <b>6.50%</b> Ages 76-80 <b>4.25%</b> Ages 81-85
Index	7 Year	10 Year	14 Year			
S&P 500 <sup>®</sup> 1 Year Monthly Pt-to-Pt Cap	1.50%	1.50%	1.50%			
S&P 500 <sup>®</sup> Monthly Average Annual Cap	3.75%	3.75%	3.50%			
S&P 500 <sup>®</sup> 1 Year Annual Pt-to-Pt Cap	3.25%	3.25%	3.25%			
Gold 1 Year Annual Pt-to-Pt Cap	3.75%	3.75%	3.75%			
Barclays Trailblazer Sectors 5 2 Year No Cap	100% Par	100% Par	100% Par			
Index Gain Option with Declared Rate	3.00%	3.00%	2.75%			
Fixed Account	1.00%	1.00%	1.00%			
Enhancement Package Vesting Bonus***	2.00%	3.00%	5.00%			
Protection Package Vesting Bonus***	4.00%	6.00%	8.00%			

\*\*\*Bonus is for issue ages 0-75, bonus is reduced by 50% for ages 76-85. Bonus is reduced in Lite States (AK, CA, DE, FL age 65+, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA). Min. Cap 1% for Monthly Pt-to-Pt index option, min. Cap 1% per year for Annual Pt-to-Pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium min., interest is between 1% and 3%, depending on issue state.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1013(02-11), ACI-1013(02-11), API-1018(06-11), ACI-1018(06-11), ARI-1046(11-12), ARI-1040(11-12), ARI-1068(03-14); et al. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of December 17, 2014, S&P rating as of July 31, 2015. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at [home.fglife.com](http://home.fglife.com). • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 15 for S&P & Nasdaq Disclosures

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**Fidelity & Guaranty Life Insurance Company** - Des Moines, IA      **A.M. Best (B++) Good**      **S&P (BBB-) Good**

<b>Performance Pro</b> (FPDA) Index		<b>1st Year Premium Vesting Bonus</b> <b>included when the optional EGMWB is elected</b> 9% for issue ages 0-75 and 4.5% for issue ages 76+ <b>Subject to State Approval</b>  <b>Free Withdrawal:</b> 10% of prior anniversary account value (after first year)  <b>Minimum Premium:</b> \$10,000 Q/NQ (\$2,000 minimum Per Option)  <b>Maximum Premium:</b> 1 million w/o home office appr.  <b>STATES NOT APPROVED:</b> AL, CT, IN, MS, NY, VT  <b>Bonus Vesting Schedule:</b> <b>(10 Year)</b> 10-20-30-40-50-60-70-80-90-100%	<b>Issue Ages:</b> 0-80 NQ 18-80 Q  <b>Surrender Charges:</b> <b>(10 Year)</b> 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +- MVA <i>Different in AK, CA, DE, FL (65+), HI, IL, MA, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</i>  <b>Riders:</b> (availability varies by state) EGMWB NCR, TIR, HHC  DB = AV	<b>8.00%</b> Ages 0-75  <b>6.00%</b> Ages 76-80
1 Year S&P 500 <sup>®</sup> Monthly Pt-to-Pt Cap	1.85%			
S&P 500 <sup>®</sup> 1 Year Annual Pt-to-Pt Cap	4.00%			
S&P 500 <sup>®</sup> 2 Year Pt-to-Pt Cap	8.50%			
S&P 500 <sup>®</sup> 3 Year Pt-to-Pt Cap	15.25%			
Gold 1 Year Annual Pt-to-Pt Cap	4.50%			
5 Yr DJ US Real Estate Risk Control 10% Index (spread)	15.50%			
Barclays Trailblazer Sectors 5	0.00%			
Fixed Account	1.00%			

Min. Cap 1% for monthly Pt-to-Pt index option, 1% min. cap per year for Annual Pt-to-Pt index options. 2% min. cap per period for 2 & 3 yr Pt-to-Pt index options. 5% max. spread per year on DJ US RE Risk Control index. Fixed Account initial rate guaranteed for first year. MGSV is 87.5% of premium at MGSV rate between 1% and 3%, set at issue, and fixed for the life of the contract.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1018 (06-11), ACI-1018 (06-11), et al. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 ½ may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of December 17, 2014, S&P rating as of July 31, 2015. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at [home.fidelity.com](http://home.fidelity.com). • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 15 for S&P & Nasdaq Disclosures

**Global Atlantic Financial Group - Forethought Life Insurance Company**      **A.M. Best (A-) Excellent**      **S&P (A-) Strong**

<b>Choice Accumulation</b> (FPDA)			<b>Free Withdrawal</b> 10% beginning of the year Contract Value  <b>Minimum Premium:</b> \$25,000 Q/NQ <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-85 Q/NQ  <b>Guaranteed Minimum Accumulation Value</b> <b>(5 Year)</b> 9 - 8 - 7 - 6 - 5 - 0% +- MVA <b>(7 Year)</b> 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +- MVA  <b>Riders:</b> NCR, TIR DB = AV	<b>5 Year</b> <b>4.00%</b> Ages 0-80 <b>2.00%</b> Ages 81-85  <b>7 Year</b> <b>5.00%</b> Ages 0-80 <b>2.75%</b> Ages 81-85
5 Year	7 Year				
Volatility Control Two-Year Pt-to-Pt w/Spread	0.50%	0.00%			
Volatility Control Three-Year Pt-to-Pt w/Spread	1.00%	0.00%			
Annual Pt-to-Pt w/Cap	4.35%	4.60%			
Monthly Pt-to-Pt w/Cap	1.75%	1.90%			
Fixed Account Strategy	2.15%	2.30%			

Choice Accumulation fixed index annuity, issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable). Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%.

<b>Income 150+<sup>SM</sup></b> (SPDA)				<b>Free Withdrawal:</b> 10% beginning of the year Contract Value, after the first Contract Year  <b>Minimum Premium:</b> \$10,000 Q/NQ <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 55-80 Q/NQ  <b>Surrender Charges:</b> <b>(10 Year)</b> 10 - 10 - 9 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +-MVA  <b>Riders:</b> NCR, TIR Guaranteed Lifetime Income Benefit  DB = AV	<b>7.00%</b> Ages 55-75  <b>5.00%</b> Ages 76-80  <i>(Rates 1.00% less in AK, DE, MD, MN, NV, OH, OK, OR, SC, TX, UT, WA)</i>
	\$10,000-\$24,999	\$25,000-\$99,999	\$100,000 or more			
Two Year Pt-to-Pt w/Spread	5.50%	5.50%	4.00%			
Three Year Pt-to-Pt w/Spread	8.00%	8.00%	6.00%			
Annual Pt-to-Pt w/Cap	2.75%	2.75%	3.25%			
Monthly Pt-to-Pt w/Cap	1.30%	1.30%	1.55%			
Fixed Account Strategy	1.35%	1.35%	1.60%			

Income 150+, fixed index annuities are issued by Forethought Life Insurance Company. Available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable). Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%. Barclays Armour Index II is a trademark of Barclays Bank PLC or its affiliates and has been licensed for use in connection with the issuance and distribution of Income 150+ fixed index annuity. The Income 150+ is not sponsored by, endorsed, sold, or promoted by Barclays, and Barclays makes no representation regarding the advisability of investing in the Income 150+.

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# Great American Life Insurance Company<sup>®</sup>

A.M. Best (A) Excellent

S&P (A+) Strong

<b>American Legend<sup>®</sup> III</b> (FPDA) P1457113NW <b>S&amp;P 500<sup>®</sup> Risk Control 1 Year Pt-to-Pt Par Rate* 60%</b> <b>S&amp;P 500<sup>®</sup> 1 Year Monthly Sum Cap 2.25%</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Cap 5.15%</b> <b>S&amp;P 500<sup>®</sup> U.S. Retiree 1 Year Pt-to-Pt Par Rate* 65%</b> <b>SPDR<sup>®</sup> Gold Shares 1 Year Pt-to-Pt Cap 5.25%</b> <b>iShares<sup>®</sup> U.S. Real Estate 1 Year Pt-to-Pt Cap 5.75%</b> <b>Fixed Rate Strategy 2.00%</b>	<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two.  <b>Minimum Premium:</b> \$10,000 Q/NQ \$2,000 Q/NQ for Additional <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q 18-75 Inherited IRA  <b>Surrender Charges:</b> (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% no MVA  <b>** Riders:</b> IncomeSecure <sup>SM</sup> , IncomeSustainer <sup>®</sup> Plus Inheritance Enhancer <sup>SM</sup> , NCR, TIR DB = AV	<b>4.75%</b> Ages up to 75  <b>2.75%</b> Ages 76-80  <b>2.75%</b> Ages 81-85
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<sup>1</sup>Index availability subject to state approval. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. <sup>2</sup>IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

<b>American Valor<sup>®</sup> 10</b> (FPDA) P1431410NW <b>*** Must elect one of three Income Riders at a cost ***</b> <b>S&amp;P 500<sup>®</sup> Risk Control 1 Year Pt-to-Pt Par Rate** 50%</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Cap 4.50%</b> <b>S&amp;P 500<sup>®</sup> U.S. Retiree 1 Year Pt-to-Pt Par Rate** 65%</b> <b>Fixed Rate Strategy 1.00%</b>	<b>2% Premium Bonus 1<sup>st</sup> 3 Years*</b> <b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two. <b>Minimum Premium:</b> \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 50-85 Q/NQ 40-85 Q/NQ with IncomeSecure <b>Surrender Charges:</b> (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% no MVA charges decrease monthly <b>** Riders:</b> IncomeSecure <sup>SM</sup> , IncomeSustainer <sup>®</sup> Plus Inheritance Enhancer <sup>SM</sup> , NCR, TIR DB = AV	<b>5.00%</b> Ages up to 75  <b>3.15%</b> Ages 76-80  <b>3.15%</b> Ages 81-85
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\*Bonus available first 3 years. Referred to as Purchase Payment bonus in contract. <sup>2</sup>Index availability subject to state approval. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. 100% participation rate on Monthly Average and Annual Pt-to-Pt Spread option is guaranteed for life of contract. Maximum spread is 8%. Minimum Daily Average Participation Rate is 50%. <sup>3</sup>IncomeSecure, IncomeSustainer Plus or Inheritance Enhancer must be purchased with contract. NCR & TIR not available in MA. Trails Now Available. Call Today!

<b>Safe Return<sup>SM</sup></b> (SPDA) P1074509NW <b>S&amp;P 500<sup>®</sup> Risk Control 1 Year Pt-to-Pt Par Rate* 50%</b> <b>S&amp;P 500<sup>®</sup> Risk Control Bailout Rate 25%</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Cap 4.50%</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Bailout Cap 3.00%</b> <b>iShares<sup>®</sup> U.S. Real Estate 1 Year Pt-to-Pt Cap 5.00%</b> <b>iShares<sup>®</sup> U.S. Real Estate 1 Year Pt-to-Pt Bailout Cap 3.00%</b> <b>Fixed Rate Strategy 1.00%</b>	<b>Return of Premium Guarantee</b> <b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two.  <b>Minimum Premium:</b> \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY  <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q 18-75 Inherited IRA  <b>Surrender Charges:</b> (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% no MVA charges decrease monthly  <b>** Riders:</b> IncomeSecure <sup>SM</sup> , IncomeSustainer <sup>®</sup> Plus Inheritance Enhancer <sup>SM</sup> , NCR, TIR DB = AV	<b>5.50%</b> Ages up to 75  <b>4.10%</b> Ages 76-80  <b>4.10%</b> Ages 81-85
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<sup>1</sup>Index availability subject to state approval. Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. <sup>2</sup>IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

<b>Safe Outlook<sup>®</sup></b> (SPDA) P1077409NW under \$100,000 \$100,000+ <b>S&amp;P 500<sup>®</sup> Risk Control 1 Year Pt-to-Pt Par Rate</b> <b>S&amp;P 500<sup>®</sup> Risk Control Bailout Rate</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Cap</b> <b>S&amp;P 500<sup>®</sup> 1 Year Pt-to-Pt Bailout Cap</b> <b>Fixed Rate Strategy</b>	<b>Free Withdrawal:</b> 10% of Purchase payments in first year. 10% of account value beginning in year two. <b>Minimum Premium:</b> \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY <b>Maximum Premium:</b> w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+  <b>STATES NOT APPROVED:</b> NY	<b>Issue Ages:</b> 0-85 NQ 18-85 Q 18-75 Inherited IRA <b>Surrender Charges:</b> (6 Year) 9 - 8 - 7 - 6 - 5 - 4 - 0% no MVA  <b>** Riders:</b> IncomeSecure <sup>SM</sup> , IncomeSustainer <sup>®</sup> Plus Inheritance Enhancer <sup>SM</sup> , NCR, TIR DB = AV	<b>3.50%</b> Ages up to 75  <b>2.25%</b> Ages 76-80  <b>2.25%</b> Ages 81-85
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<sup>1</sup>Index availability subject to state approval. MGIR is 1% of 90% less any withdrawals and early withdrawal charges. <sup>2</sup>IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

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Fixed Index Annuities October 20, 2017	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal <sup>1</sup> /Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission <sup>2</sup>
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## Guggenheim Life and Annuity Company

A.M. Best (B++) Good

<b>Highlander Fixed Indexed™ (SPDA)</b>		<b>4% PREMIUM BONUS - All 1st Year Premiums</b>  <b>Free Withdrawal:</b> Beginning in the second policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA.  <b>Minimum Premium:</b> \$5,000 Q - \$10,000 NQ \$500 additional <b>Maximum Premium:</b> 1 million <b>STATES NOT APPROVED</b> NY	<b>Issue Ages:</b> 0-80 Q/NQ <b>Surrender Charges:</b> <b>(10 Year)</b> 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA <i>Different in AK, CA, FL, MN, MO, NJ, OH, OK, OR, PA, SC, TX, UT, WA.</i>  <b>Riders:</b> NCR, GLWB, TIR DB = AV	<b>Opt. A</b>  <b>7.00%</b> Ages 0-75  <b>5.00%</b> Ages 76-80  commissions reduced in CA, FL
<b>S&amp;P 500® 1 Year Annual Pt-to-Pt Cap</b>	<b>4.50%</b>			
<b>S&amp;P 500® Annual Pt-to-Pt w/Par Rate</b>	<b>40%</b>			
<b>Fixed Account</b>	<b>2.25%</b>			

The Highlander Fixed Indexed Annuity and/or certain product features may not be available in all states. The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. The contract is issued on form number GLA-INDEX-01 (2016) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

## Lincoln Financial Group®

Formerly Jefferson Pilot Financial

A.M. Best (A+) Superior S&P (AA-) Very Strong

<b>OptiChoice™ 5 (FPDA)</b>				<b>Free Withdrawal:</b> Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA each policy year.  <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q \$50 additional  <b>Maximum Premium:</b> 2 million w/o home office approval  <b>STATES NOT APPROVED:</b> <b>9 Year</b> not available in AL, MN, MO, OR, UT, WA  <b>Riders:</b> NCR, TIR <i>Lincoln Lifetime Income™ Edge or Lincoln Living Income™ Advantage</i> DB = AV	<b>Issue Ages:</b> <b>5, 7 Year</b> 0-85 Q/NQ <b>9 Year</b> 0-80 Q/NQ  <b>*Surrender Charges:</b> <b>(5 Year)</b> 9 - 8 - 7 - 6 - 5% +/- MVA <b>(7 Year)</b> 9 - 8 - 7 - 6 - 5 - 4 - 3% +/- MVA <b>(9 Year)</b> 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA  <b>9 Year</b> <b>5.25%</b> Ages 0-74 Reduced ages 75-80
	<\$100K	≥\$100K			
<b>Performance Triggered Specified Rate</b>	<b>3.00%</b>	<b>3.25%</b>			
<b>1 Year Monthly Cap Indexed</b>	<b>1.25%</b>	<b>1.35%</b>	Cap		
<b>1 Year Monthly Average Indexed</b>	<b>3.20%</b>	<b>2.80%</b>	Spread		
<b>Fixed Account</b>	<b>1.50%</b>	<b>1.65%</b>			
<b>OptiChoice™ 7 (FPDA)</b>					
	<\$100K	≥\$100K			
<b>Performance Triggered Specified Rate</b>	<b>3.25%</b>	<b>3.50%</b>			
<b>1 Year Monthly Cap Indexed</b>	<b>1.35%</b>	<b>1.50%</b>	Cap		
<b>1 Year Monthly Average Indexed</b>	<b>2.80%</b>	<b>2.45%</b>	Spread		
<b>Fixed Account</b>	<b>1.65%</b>	<b>1.80%</b>			
<b>OptiChoice™ 9 (FPDA)</b>					
	<\$100K	≥\$100K			
<b>Performance Triggered Specified Rate</b>	<b>3.50%</b>	<b>4.00%</b>			
<b>1 Year Monthly Cap Indexed</b>	<b>1.50%</b>	<b>1.60%</b>	Cap		
<b>1 Year Monthly Average Indexed</b>	<b>2.45%</b>	<b>2.00%</b>	Spread		
<b>Fixed Account</b>	<b>1.80%</b>	<b>2.00%</b>			

Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guar. min. fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%; Perf. Triggered Spec. Rate min. is 1.25%; 1 year Monthly Cap, min. Cap is 1.00%; 1 year Monthly average max spread is 9.00%; fixed account minimum is 1.00%. \*Different in AL, MN, MO, OR, UT, WA. Product and features are subject to state availability. Limitations and exclusions may apply.

## National Western Life

A.M. Best (A) Excellent

S&P (A) Strong

<b>NWL Ultra Classic® (FPDA)</b> (01-1135-04 and state variations)				<b>Free Withdrawal:</b> Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%.  <b>Minimum Premium:</b> \$5,000 NQ - \$2,000 Q - \$100 additional  <b>Maximum Premium:</b> \$500,000 w/o home office appr.  <b>STATES NOT APPROVED:</b> AK, AL, CT, DE, IL, IN, MA, MN, MS, MT, NJ, NV, NY, OR, PA, SC, UT, WA  <b>Riders:</b> Income Outlook, Medical Stay Waiver, TIR, Accidental Death DB = AV*	<b>Issue Ages:</b> 0-80 Q/NQ 0-85 in FL 0-56 in OH 0-57 in TX  <b>Surrender Charges:</b> <b>(13 Year)</b> 15 - 14.75 - 14 - 13 - 12.25 - 11.25 - 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA  <b>Years 2-5 Q/NQ</b> <b>1.00%</b> all ages  Differs in FL, LA, TX
<b>Option A:</b>	<b>Equity Indexed Interest Rate - Annual Ratchet with Monthly Average</b>				
	Guaranteed 1st year Par-Rate	<b>95%</b>			
	Guaranteed Min. Par-Rate	<b>50%</b>			
<b>Option J:</b>	Current 1st Year Asset Fee Rate	<b>0.00%</b>			
	Current 1st Year Annual Cap Rate	<b>6.75%</b>			
<b>Option D:</b>	<b>Equity Indexed Interest Rate - Annual Ratchet with Monthly Cap</b>				
	Current Monthly Cap Rate	<b>1.75%</b>			
	Guaranteed Min. Monthly Cap Rate	<b>1.00%</b>			
<b>Fixed Interest Rate:</b>	Current 1st Year Rate	<b>3.05%</b>			
	Min. Guaranteed Interest Rate	<b>1.00%</b>			

The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1%, and never more than 3%. \*In LA the death benefit before annuity date = Contract value paid if applied under a settlement option or CSV if paid as lump sum payment.

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# North American Company For Life and Health Insurance<sup>®</sup>

A.M. Best (A+) Superior S&P (A+) Strong

<b>North American Charter<sup>®</sup> Plus (FPDA)</b>				<b>Premium Bonus*:</b>			<b>Issue Ages:</b>		<b>7.00%</b>	
Index	Crediting Method	10 year	14 year	Initial Premium:	up to \$74,999	\$75,000+	10 Year	0-79 Q/NQ	Ages 0-75	
<b>S&amp;P 500<sup>®</sup></b>	Daily Avg Index Margin (No Cap)	3.05%	1.85%	<b>10 Year</b>	<b>5% Bonus</b>	<b>7% Bonus</b>		(may vary by state)		
	Monthly Pt to Pt Index Cap Rate	1.45%	1.80%	<b>14 Year</b>	<b>8% Bonus</b>	<b>10% Bonus</b>		14 Year 0-75 Q/NQ		
	Annual Pt to Pt Index Cap Rate	3.30%	4.45%	Bonus applied to all premiums received first 7 years						
	Annual Pt to Pt Par Rate (No Cap)	30%	40%	<b>Penalty-Free Withdrawal:</b>						
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt Index Margin (No Cap)	3.90%	2.45%	10% of accum value each contract year, after first year						
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 8% (Not available in all states)	2 Year Pt to Pt Index Margin (No Cap) (Annual Index Margin Shown)	4.85%	3.35%	<b>Minimum Premium:</b> \$20,000 NQ / Q						
<b>Nasdaq-100<sup>®</sup></b>	Monthly Pt to Pt Index Cap Rate	0.95%	1.40%	<b>Maximum Premium:</b> 3 million w/o home office appr.						
<b>Fixed Account Rate</b>		1.30%	1.90%	<b>STATES NOT APPROVED: NY</b>						
				<b>(14 Year) STATES NOT APPROVED:</b>						
				AK, CT, DE, HI, MN, MO, MT, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA						
				<b>*Premium Bonus Recapture:</b> (may vary by state)						
				<b>(10 Year)</b> 100-90-80-70-60-50-40-30-20-10-0 %						
				<b>(14 Year)</b> 100-95-90-85-80-75-70-65-60-50-40-30-20-10-0 %						
				<b>Surrender Charges:</b>						
				<b>(10 Year)</b> 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0%						
				<b>(14 Year)</b> 12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%						
				+/- Int. Adj. for all terms						
				(may vary by state)						
				<b>Riders:</b>						
				NCR						
				DB = AV						

Min. Guar. is 1.0% on 87.5% of prem. The Index Cap Rate applies to the Annual Pt-to-Pt, and Monthly Pt-to-Pt and is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. The Index Margin for the Daily Average and Annual Pt-to-Pt is guaranteed for the first year, Two Year Pt-to-Pt is guaranteed for 2 years. Max. on Daily Avg is 25%, max. on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. The Par rate is guaranteed for the first year on the Annual Pt-to-Pt, and the minimum is 5%. Min. Fixed Account Interest Rate is 0.25%. **For 10 year plan- AK, CA, CT, DE, HI, MN, MO, NV, OH, OK, OR, SC, TX, UT, VA and WA have State-Specific Rates.**

<b>NAC IncomeChoice<sup>®</sup> (FPDA)</b>				<b>Penalty-Free Withdrawal:</b>			<b>Issue Ages:</b>		<b>7 Year</b>	
Index	Crediting Method	7 year	10 year	5% of accum value each contract year, after first year			7 Year	40-85 Q/NQ	<b>5.50%</b>	
<b>S&amp;P 500<sup>®</sup></b>	Monthly Pt to Pt Index Cap Rate	1.55%	1.60%				<b>10 Year</b>	40-79 Q/NQ	Ages 0-75	
	Annual Pt to Pt Index Cap Rate	4.00%	4.10%						<b>4.125%</b>	
	Annual Pt to Pt Par Rate (No Cap)	40%	40%						Ages 76-79	
S&P Multi-Asset Risk Control 5% ER	Annual Pt to Pt Index Margin (No Ca)	2.00%	1.95%						<b>2.75%</b>	
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt with Threshold Par Rates (No Cap)	Index Return Threshold	8.00%	8.00%					Ages 80-85	
		Base Par Rate	40%	45%						
		Enhanced Par Rate	120%	110%						
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 8% (Not available in all states)	2 Year Pt to Pt Index Margin (No Cap) (Annual Index Margin Shown)	3.85%	3.80%						<b>10 Year</b>	
<b>Fixed Account Rate</b>		1.70%	1.70%						<b>7.00%</b>	
				<b>STATES NOT APPROVED:</b>						
				NY						
				<b>(10 Year)</b> Index options and availability varies in IN						
				<b>Surrender Charges:</b>						
				<b>(7 Year)</b> 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%						
				<b>(10 Year)</b> 10 - 10 - 10 - 10 - 10 - 9 - 8 - 6 - 4 - 2 - 0%						
				+/- Int. Adj. for all terms						
				<b>Riders:</b>						
				NCR, GLWB						
				DB = AV						

Min. Guar. is 1.0% on 87.5% of prem. Index Cap Rate Applies to the Annual Pt-to-Pt and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. Min. Par Rate for Annual Pt-to-Pt is 5%. Threshold Participation Strategy: Base Par Rate min. is 5%, Enhanced Par Rate min. is 10% and Max. Index Return Threshold is 10%. Max. Index Margin on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. Min. Fixed Account Interest Rate is 0.25%.

Rates above are for PREMIUM LEVEL of \$20,000 to \$249,999. Call for HIGH BAND Rates.

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**North American Company For Life and Health Insurance**<sup>®</sup> A.M. Best (A+) Superior S&P (A+) Strong

<b>NAC RetireChoice</b> <sup>®</sup> (FPDA)				<p><b>10 year- 2.0% Bonus all premiums 1st 5 Years</b> 2.5% Additional Premium Bonus with optional ABR* at a cost</p> <p><b>14 year- 3.0% Bonus all premiums 1st 5 Years</b> 5.0% Additional Premium Bonus with optional ABR* at a cost</p> <p><b>Penalty-Free Withdrawal:</b> 10% of the current Accumulation Value once each contract year, after the first contract anniversary</p> <p><b>Minimum Premium:</b> \$20,000 NQ/Q <b>Maximum Premium:</b> 3 million w/o home office appr.</p> <p><b>STATES NOT APPROVED:</b> AK, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA <b>(14 Year) STATES NOT APPROVED:</b> MT, OH, OK, UT</p>	<p><b>Issue Ages:</b> 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ 14 Year (0-52 in CA, 0-54 in TX)</p> <p><b>Surrender Charges:</b> (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% +/- Int. Adj. (14 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- Int. Adj. (may vary by state)</p> <p><b>Premium Bonus Recapture: (10 Year)</b> 100-90-80-70-60-50-40-30-20-10-0%</p> <p><b>Premium Bonus Recapture: (14 Year)</b> 100-95-90-85-80-75-70-65-60-50-40-30-20-10-0%</p> <p><b>Riders: NCR</b> Income Pay<sup>®</sup> or Income Pay<sup>®</sup> Plus or Optional Additional Benefit Rider* DB = AV</p>	<p><b>7.00%</b> Ages 0-75</p> <p><b>10 Year</b> <b>5.250%</b> Ages 76-79</p>
Index	Crediting Method	10 year	14 year			
S&P 500 <sup>®</sup>	Monthly Average Par Rate	60%	70%			
	Monthly Pt to Pt Index Cap Rate	1.80%	2.15%			
	Biennial Pt to Pt Index Cap Rate	7.05%	10.10%			
	Annual Pt to Pt Index Cap Rate	4.55%	5.15%			
S&P MidCap 400 <sup>®</sup>	Monthly Average Par Rate	50%	60%			
	Annual Pt to Pt Index Cap Rate	2.75%	4.10%			
DJIA <sup>®</sup>	Monthly Average Par Rate	60%	70%			
	Annual Pt to Pt Index Cap Rate	2.90%	4.25%			
Nasdaq-100 <sup>®</sup>	Monthly Pt to Pt Index Cap Rate	1.30%	1.70%			
	Annual Pt to Pt Index Cap Rate	2.80%	4.10%			
LBMA Afternoon (PM) Gold Price	Annual Pt to Pt Index Cap Rate	3.25%	4.85%			
S&P 500 <sup>®</sup> Inverse Performance Trigger Declared Rate		4.10%	4.90%			
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% APP Index Margin		2.55%	1.60%			
Fixed Account Rate		1.75%	2.45%			

<sup>1</sup>Optional ABR features: additional premium bonus, additional payout benefit, enhanced penalty-free withdrawals and return of premium - Call for details! Min. Par rate is 5%; Min. Cap rates are 0.50% for Annual Pt-to-Pt, 1% for Biennial Pt-to-Pt, 0.25% for Monthly Pt-to-Pt. Not all product features and riders are approved in all states. For 10 year plan, OH, OK & UT have State-Specific Rates. Rates above are for PREMIUM LEVEL of \$20,000 to \$249,999. Call for HIGH BAND Rates.

<b>Performance Choice</b> <sup>®</sup> Plus (FPDA)				<p><b>8 Year- 3% Bonus* all premiums 1st 5 Years</b></p> <p><b>12 Year- 7% Bonus* all premiums 1st 5 Years</b></p> <p><b>Penalty-Free Withdrawal:</b> 10% of the current Accumulation Value once each contract year, after the first contract anniversary</p> <p><b>Minimum Premium:</b> \$10,000 NQ / \$2,000 Q <b>Maximum Premium:</b> 3 million w/o home office appr.</p> <p><b>STATES NOT APPROVED: NY</b> <b>(12 Year) STATES NOT APPROVED</b> AK, CT, DE, IL, MN, MO, MT, NV, OH, OK, OR, PA, UT, VA, WA</p> <p>Index options and availability varies in HI, IN, SC <b>*Premium Bonus Recapture:</b> (may vary by state) <b>(8 Year)</b> 100-90-80-70-60-50-40-20-0 % <b>(12 Year)</b> 100-95-90-85-80-70-60-50-40-30-20-10-0 %</p>	<p><b>Issue Ages:</b> 8 Year 0-85 Q/NQ (0-52 in SC) - (0-82 in IN) 12 Year 0-75 Q/NQ (0-48 in SC) - (0-52 in CA)</p> <p><b>Surrender Charges:</b> (8 Year) 10 - 10 - 10 - 10 - 9 - 8 - 5 - 3 - 0% (12 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +/- Int. Adj. for all terms (may vary by state)</p> <p><b>Riders: NCR</b> Income Pay<sup>®</sup> or Income Pay<sup>®</sup> Plus DB = AV</p>	<p><b>8 Year</b> <b>5.50%</b> Ages 0-75</p> <p><b>4.125%</b> Ages 76-79</p> <p><b>2.50%</b> Ages 80-85</p> <p><b>12 Year</b> <b>7.00%</b></p>	
Index	Crediting Method	8 year	12 year				
S&P 500 <sup>®</sup>	Monthly Pt to Pt Index Cap Rate	1.60%	1.65%				
	Annual Pt to Pt Index Cap Rate	3.85%	4.15%				
	Inverse Performance Trigger Declared Rate	3.75%	3.80%				
S&P Multi-Asset Risk Control 5% ER	Annual Pt to Pt Index Margin (No Cap)	2.50%	2.35%				
S&P 500 <sup>®</sup> Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt with Threshold Par Rates (No Cap)	Index Return Threshold	8.00%				9.00%
		Base Par Rate	35%				45%
		Enhanced Par Rate	115%				115%
S&P MidCap 400 <sup>®</sup>	Annual Pt to Pt Index Margin (No Cap)	3.20%	2.95%				
S&P MidCap 400 <sup>®</sup>	Annual Pt to Pt Index Cap Rate	2.45%	2.50%				
DJIA <sup>®</sup>	Annual Pt to Pt Index Cap Rate	2.60%	2.65%				
Nasdaq-100 <sup>®</sup>	Monthly Pt to Pt Index Cap Rate	1.20%	1.20%				
	Annual Pt to Pt Index Cap Rate	2.55%	2.60%				
Russell 2000 <sup>®</sup>	Annual Pt to Pt Index Cap Rate	2.55%	2.60%				
Euro Stoxx 50 <sup>®</sup>	Annual Pt to Pt Index Cap Rate	3.20%	3.25%				
Hang Seng	Annual Pt to Pt Index Cap Rate	3.50%	3.55%				
Fixed Account Rate		1.60%	1.65%				

Min. Guar. is 1.0% on 87.5% of premium. The Index Cap Rate applies to the Annual Pt-to-Pt, and Monthly Pt-to-Pt and is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. The Index Margin for the Daily Average and Annual Pt-to-Pt is guaranteed for the first year. Max. on Daily Average is 25%, max. on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. The Par rate is guaranteed for the first year on the Annual Pt-to-Pt, and the minimum is 5%. Min. Fixed Account Interest Rate is 0.25%. Not all product features and riders are approved in all states.

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**VOYA Insurance and Annuity Company** - Des Moines, IA      A.M. Best (A) Excellent    S&P (A) Strong      AD070284

<b>Voya Quest Plus Index Annuity (SPDA)</b>			<b>6% Premium Bonus</b>  <b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ <b>Maximum Premium:</b> \$1,500,000 w/o home office appr.  <b>STATES NOT APPROVED: NY</b>	<b>Issue Ages:</b> 0-80 Q/NQ  Based on issue date. <b>Surrender Charges: (10 Year)</b> 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA <b>Riders:</b> Voya myIncome Withdrawal Benefit, NCR except in CA & MA DB = AV	Ages 0-75 <b>6.30%</b>  Ages 76-80 <b>4.75%</b>
<i>\$15,000 Band      \$75,000 Band</i>					
Monthly Average Index Strategy	4.25%	3.25%			
Pt-to-Pt Volatility Control Strategy	4.75%	3.50%			
S&P 500® Index Pt-to-Pt Cap	1.50%	2.25%			
Pt-to-Pt Participation Index Strategy	15.00%	25.00%			
S&P 500® Index Monthly Cap	0.90%	1.10%			
<b>Fixed Rate Strategy</b>	<b>1.10%</b>				

Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender Charges may differ for some states. Bonus Recapture Schedule: (100,100,80,80,60,60,40,40,20,20) The bonus recapture may differ for some states.

<b>Voya Quest 5 Index Annuity (FPDA)</b>			<b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ - \$1,000 additional <b>Maximum Premium:</b> \$1,500,000 w/o home office appr.  <b>STATES NOT APPROVED: NY</b>	<b>Issue Ages:</b> 0-80 Q/NQ  Based on issue date. <b>Surrender Charges: (5 Year)</b> 8 - 7 - 6 - 5 - 4 - 0% +/- MVA <b>Riders:</b> Voya myIncome Withdrawal Benefit, NCR except in CA & MA DB = AV	Ages 0-75 <b>3.15%</b> 1st Year <b>1.55%</b> Years 2-4  Ages 76-80 <b>2.35%</b> 1st Year <b>1.15%</b> Years 2-4
<i>\$15,000 Band      \$75,000 Band</i>					
Monthly Average Index Strategy	3.10%	2.10%			
Pt-to-Pt Volatility Control Strategy	4.20%	3.00%			
S&P 500® Index Pt-to-Pt Cap	2.50%	3.25%			
Pt-to-Pt Participation Index Strategy	25.00%	30.00%			
S&P 500® Index Monthly Cap	1.20%	1.55%			
<b>Fixed Rate Strategy</b>	<b>1.55%</b>				

Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Please call for rates when including ROP rider. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender charges may vary by state.

<b>Voya Quest 7 Index Annuity (FPDA)</b>			<b>Free Withdrawal:</b> Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+ <b>Minimum Premium:</b> \$15,000 Q/NQ - \$1,000 additional <b>Maximum Premium:</b> \$1,500,000 w/o home office appr.  <b>STATES NOT APPROVED: NY</b>	<b>Issue Ages:</b> 0-80 Q/NQ  Based on issue date. <b>Surrender Charges: (7 Year)</b> 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA <b>Riders:</b> Voya myIncome Withdrawal Benefit, NCR except in CA & MA DB = AV	Ages 0-75 <b>4.50%</b> 1st Year <b>2.25%</b> Years 2-5  Ages 76-80 <b>3.35%</b> 1st Year <b>1.65%</b> Years 2-5
<i>\$15,000 Band      \$75,000 Band</i>					
Monthly Average Index Strategy	2.75%	1.95%			
Pt-to-Pt Volatility Control Strategy	3.00%	2.25%			
S&P 500® Index Pt-to-Pt Cap	3.00%	3.50%			
Pt-to-Pt Participation Index Strategy	30.00%	35.00%			
S&P 500® Index Monthly Cap	1.20%	1.60%			
<b>Fixed Rate Strategy</b>	<b>1.75%</b>				

Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender Charges may differ for some states.

<b>Voya Wealth Builder Plus Annuity (FPDA)</b>			<b>Free Withdrawal:</b> Beginning in the second contract year, 5% charge free partial surrenders are available.  <b>Minimum Premium:</b> \$15,000 Q/NQ - \$1,000 additional <b>Maximum Premium:</b> \$1,500,000 w/o home office appr.  <b>STATES NOT APPROVED: NY</b>	<b>Issue Ages:</b> 50-80 Q/NQ  <b>Surrender Charges: (8 Year)</b> 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 0% +/- MVA <b>Riders:</b> NCR, TIR except in CA, IA & MA MGWB (0.85% annual charge) DB = AV	Ages 50-75 <b>4.50%</b> 1st Year <b>2.25%</b> Years 2-5  Ages 76-80 <b>3.40%</b> 1st Year <b>1.70%</b> Years 2-5
<i>\$15,000 Band      \$100,000 Band</i>					
S&P 500® Index Pt-to-Pt Cap	5.75%	6.75%			
Performance Trigger Index**	4.50%	5.25%			
Interest Rate Benchmark	10.00%	10.00%			
Cap Multiplier	3.75	5.00			
<b>Fixed Rate Strategy</b>	<b>3.00%</b>				

87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for each strategy elected. Min. Fixed strategy is 0.25%. Max. Monthly average spread is 25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. \*\*NJ & TX- surrender charges vary for age 56+ on the original version. Rider availability and Surrender Charges may differ for some states & for ages 56+.

For Agent Use Only- Not for use with the Public. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state.

**Rider Abbreviations: DBR - Death Benefit Rider; EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; GMWB - Guaranteed Minimum Withdrawal Benefit; HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.**

**1 Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and possibly an Interest Adjustment.**

**2 Commissions are based on WA Regular schedule, may vary according to the product, client's issue age and the issue state. See your current commission schedule for further details.**

**3 The blended index for Allianz 222® and Allianz 360® is: Dow Jones Industrial Average (35%), Bloomberg Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50® Index (20%), and Russell 2000® Index (10%).**

**4 The A.M. Best rating of A+ was assigned in August, 2016. The Standard and Poor's rating of AA was affirmed in December, 2016. These independent ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.**

**5 S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index w/ARF**

Income Pay® is issued by North American Company for Life and Health Insurance®, West Des Moines, IA and may not be available in all states, may not be available on all products, or appropriate for all clients. They Income Pay GMWB Rider is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation.

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option should the Company in its discretion determine that the use of the LBMA Afternoon (PM) Gold Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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