

MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON

Company	Product Name	Years Guaranteed	Annual Effective Yield	First Year Rate	Rate Years 2+	Commission* (up to)
Athene	Athene MaxRate® <\$100k	3	1.25%	1.25%	1.25%	1.30%
Athene	Athene MaxRate® \$100k+	3	1.40%	1.40%	1.40%	1.30%
EquiTrust	Certainty Select®	3	2.00%	2.00%	2.00%	2.00%
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	1.25%	1.25%	1.25%	1.50%
Guggenheim	Preserve Multi-Year <\$250k	3	2.00%	2.00%	2.00%	1.00%
North American	Guarantee Choice™ <\$200k	3	1.45%	1.45%	1.45%	1.50%
North American	Guarantee Choice™ \$200k+	3	1.75%	1.75%	1.75%	1.50%
Guggenheim	Preserve Multi-Year <\$250k	4	2.25%	2.25%	2.25%	1.75%
North American	Guarantee Choice™ <\$200k	4	1.70%	1.70%	1.70%	1.50%
North American	Guarantee Choice™ \$200k+	4	1.90%	1.90%	1.90%	1.50%
American Equity	Guarantee 5	5	2.30%	2.30%	2.30%	3.00%
American General	American Pathway® Solutions <\$100k	5	2.50%	2.50%	2.50%	1.50%
American General	American Pathway® Solutions \$100k+	5	2.80%	2.80%	2.80%	1.50%
American National	Palladium® \$100k+	5	2.35%	3.15%	2.15%	2.50%
Athene	Athene MaxRate® <\$100k	5	2.10%	2.10%	2.10%	2.00%
Athene	Athene MaxRate® \$100k+	5	2.25%	2.25%	2.25%	2.00%
EquiTrust	Certainty Select®	5	2.50%	2.50%	2.50%	3.00%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	3.10%	3.10%	3.10%	2.00%
Great American	Secure Gain 5™ <\$100k	5	2.15%	2.15%	up to 2.30%	2.50%
Great American	Secure Gain 5™ \$100k+	5	2.30%	2.30%	up to 2.45%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	5	2.50%	2.50%	2.50%	2.50%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	5	1.75%	1.75%	1.75%	4.00%
North American	Guarantee Choice™ <\$200k	5	2.25%	2.25%	2.25%	2.00%
North American	Guarantee Choice™ \$200k+	5	2.50%	2.50%	2.50%	2.00%
American Equity	Guarantee 6	6	2.45%	2.45%	2.45%	3.00%
American General	American Pathway® Solutions <\$100k	6	2.50%	2.50%	2.50%	2.00%
American General	American Pathway® Solutions \$100k+	6	2.80%	2.80%	2.80%	2.00%
American National	Palladium® \$100k+	6	2.70%	2.70%	2.70%	2.50%
EquiTrust	Certainty Select®	6	2.60%	2.60%	2.60%	3.00%
EquiTrust	ChoiceFour®	6	2.60%	3.85%	2.35%	5.50%
Guggenheim	Preserve Multi-Year <\$250k	6	2.60%	2.60%	2.60%	2.50%
North American	Guarantee Choice™ <\$200k	6	2.10%	2.10%	2.10%	2.00%
North American	Guarantee Choice™ \$200k+	6	2.35%	2.35%	2.35%	2.00%
American Equity	Guarantee 7	7	2.60%	2.60%	2.60%	3.00%
American General	American Pathway® Solutions <\$100k	7	2.50%	2.50%	2.50%	2.00%
American General	American Pathway® Solutions \$100k+	7	2.80%	2.80%	2.80%	2.00%
American National	Palladium® \$100k+	7	2.79%	3.65%	2.65%	2.50%
Athene	Athene MaxRate® <\$100k	7	2.20%	2.20%	2.20%	2.50%
Athene	Athene MaxRate® \$100k+	7	2.35%	2.35%	2.35%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	2.05%	2.05%	2.05%	3.25%
Great American	Secure Gain 7™ <\$100k	7	2.39%	2.50%	up to 3.00%	3.50%
Great American	Secure Gain 7™ \$100k+	7	2.49%	2.60%	up to 3.10%	3.50%
Guggenheim	Preserve Multi-Year <\$250k	7	2.80%	2.80%	2.80%	2.50%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	7	2.00%	2.00%	2.00%	4.00%
North American	Guarantee Choice™ <\$200k	7	2.25%	2.25%	2.25%	2.50%
North American	Guarantee Choice™ \$200k+	7	2.50%	2.50%	2.50%	2.50%
American National	Palladium® \$100k+	8	2.85%	2.85%	2.85%	2.50%
EquiTrust	Certainty Select®	8	2.75%	2.75%	2.75%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	8	2.90%	2.90%	2.90%	2.50%
North American	Guarantee Choice™ <\$200k	8	2.45%	2.45%	2.45%	2.50%
North American	Guarantee Choice™ \$200k+	8	2.65%	2.65%	2.65%	2.50%
American National	Palladium® \$100k+	9	2.77%	4.55%	2.55%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	9	3.00%	3.00%	3.00%	2.50%
North American	Guarantee Choice™ <\$200k	9	2.55%	2.55%	2.55%	3.00%
North American	Guarantee Choice™ \$200k+	9	2.75%	2.75%	2.75%	3.00%
American General	American Pathway® Solutions <\$100k	10	2.50%	2.50%	2.50%	2.00%
American General	American Pathway® Solutions \$100k+	10	2.80%	2.80%	2.80%	2.00%
American National	Palladium® \$100k+	10	2.50%	2.50%	2.50%	4.00%
EquiTrust	Certainty Select®	10	3.00%	3.00%	3.00%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	10	3.10%	3.10%	3.10%	3.00%
Voya	Guarantee Choice	10	1.50%	1.50%	1.50%	3.25%
North American	Guarantee Choice™ <\$200k	10	2.65%	2.65%	2.65%	3.00%
North American	Guarantee Choice™ \$200k+	10	2.85%	2.85%	2.85%	3.00%

*Commission may vary based on age, premium and state.

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Guaranteed Rate Annuities October 20, 2017	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
American Equity Investment Life Insurance Company Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong				
Guarantee Series (SPDA) ICC13 MYGA		Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract year	Issue Ages: 18-85 Q/NQ Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (6 Year) 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA Different in CA * Riders: NCR-100, TIR-100 DB = AV	3.00% Ages 18-75 2.10% Ages 76-80 1.50% Ages 81-85
Guarantee 5	2.30%	Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 \$500,000 ages 81-85 STATES NOT APPROVED: NY		
Guarantee 6	2.45%			
Guarantee 7	2.60%			
<i>*Rider provisions may vary by state. NCR-4 in CA, NCR-2 in PA, TIR-1 in TX.</i>				

American National Insurance Company				A.M. Best (A) Superior S&P (A+) Strong
Palladium® MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: UT
	1st Year	Base Rate	Effective Yield	
5 Year Guarantee	3.05%	2.05%	2.25%	
6 Year Guarantee	2.60%	2.60%	2.60%	
7 Year Guarantee	3.55%	2.55%	2.69%	
8 Year Guarantee	2.75%	2.75%	2.75%	
9 Year Guarantee	4.45%	2.45%	2.67%	
10 Year Guarantee	3.50%	2.50%	2.60%	
Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA no MVA in CA, NY, OR, PA (EID in VA, VT, WA) <i>If client selects 3, 4, 5, 6, 7, 8 or 9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: Disability Waiver, Confinement Waiver DB = AV				5, 6, 7 & 8 Year 2.50% 9 Year 3.00% 10 Year 4.00% Ages 80+ Reduced
<i>Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.</i>				

Guggenheim Life and Annuity Company				A.M. Best (B++) Good
Preserve Multi-Year Guaranteed Annuity (SPDA)				Free Withdrawal: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years. Systematic withdrawals of monthly interest as earned or automatic RMD for qualified plans. Minimum Premium: \$10,000 NQ - \$5,000 Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY
	up to \$249,999	\$250,000+		
3 Year Guarantee	2.00%	2.10%	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 7 - 6 - 5 - 0% +/- MVA (4 Year) 7 - 6 - 5 - 4 - 0% +/- MVA (5 Year) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA (6 Year) 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA (7 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA (8 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 0% +/- MVA (9 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0% +/- MVA (10 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0.75 - 0% +/- MVA no MVA in DE	
4 Year Guarantee	2.25%	2.35%	3 Year 1.00% Ages 0-80 0.75% Ages 81-85 0.50% Ages 86-90 4 Year 1.75% Ages 0-80 1.31% Ages 81-85 0.88% Ages 86-90	
5 Year Guarantee	2.50%	2.60%	5, 6, 7, 8 & 9 Year 2.50% Ages 0-80 1.88% Ages 81-85 1.25% Ages 86-90	
6 Year Guarantee	2.60%	2.70%	10 Year 3.00% Ages 0-80 2.25% Ages 81-85 1.50% Ages 86-90 Different years 4-10 in DE	
7 Year Guarantee	2.80%	2.90%		
8 Year Guarantee	2.90%	3.00%		
9 Year Guarantee	3.00%	3.10%		
10 Year Guarantee	3.10%	3.20%		
Riders: NCR, TIR DB = AV				
<i>The Preserve Multi-Year Guaranteed Annuity and/or certain product features may not be available in all states. The contract is issued on form number GLA-MYGA-01 (2011) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.</i>				

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Guaranteed Rate Annuities October 20, 2017	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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EquiTrust Life Insurance Company®

A.M. Best (B++) Good

S&P (BBB+) Good

Certainty Select® (SPDA)				Free Withdrawal: Cumulative interest beginning immediately Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 9 - 0% +/- MVA (5 Year) 10 - 10 - 9 - 9 - 8 - 0% +/- MVA (6 Year) 10 - 10 - 9 - 9 - 8 - 8 - 0% +/- MVA (8 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 0% +/- MVA (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 6 - 5 - 0% +/- MVA <i>Different in AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (no MVA in CA, VT)</i> * Riders: NCR, TIR DB = AV	3 Year 2.00% Ages 0-80 1.50% Ages 81-90 5, 6, 8 & 10 Year 3.00% Ages 0-80 2.25% Ages 81-90
	<i>1st Year</i>	<i>Years 2 +</i>	<i>Effective Rate</i>			
3 Year Guarantee	2.00%	2.00%	2.00%			
5 Year Guarantee	2.50%	2.50%	2.50%			
6 Year Guarantee	2.60%	2.60%	2.60%			
8 Year Guarantee	2.75%	2.75%	2.75%			
10 Year Guarantee	3.00%	3.00%	3.00%			

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2014 contracts. *NCR not available in MA. TIR not available in HI, PA.

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)

Athene MaxRate® (FPDA)			Free Withdrawal: 10% of Purchase payments in first year. Minimum Premium: \$5,000 Q/NQ \$1,000 min. additional premium Maximum Premium: \$1,000,000 STATES NOT APPROVED: * STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	Issue Ages: 3 Year 0-85 Q/NQ 5, 7 Year 0-83 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 10 - 0% +/- MVA (5 Year) 10 - 10 - 10 - 10 - 10 - 0% +/- MVA (7 Year) 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA ** Riders: NCR, TIR DB = AV	3 Year 1.30% Ages 0-75 0.90% Ages 76-80 0.40% Ages 81 + 5 Year 2.00% Ages 0-75 1.80% Ages 76-80 1.10% Ages 81 + 7 Year 2.50% Ages 0-75 2.25% Ages 76-80 1.30% Ages 81 +
	<i>Less than \$100,000</i>	<i>\$100,000 +</i>			
3 Year	1.25%	1.40%			
5 Year	2.10%	2.25%			
7 Year	2.20%	2.35%			

*Rates and Surrender Charges may vary in these states. **Rider availability may vary by state.

Great American Life Insurance Company®

A.M. Best (A) Excellent

S&P (A+) Strong

SecureGain 5SM (SPDA) P1088011NW					Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA * Riders: NCR, TIR DB = AV	2.50% Ages up to 80 1.50% Ages 81-89
.25% First Year Interest Rate Bonus!							
1st Year Rate:	2.15%	Effective Yield:	2.15%				
Guaranteed Escalating Rate:	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4</i>	<i>Year 5</i>			
	2.00%	2.10%	2.20%	2.30%			

For contracts over \$100,000 - 15 basis points added to all rates. **No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features.** *Rider availability may vary by state.

SecureGain 7SM (SPDA) P1088111NW							Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA * Riders: NCR, TIR DB = AV	3.50% Ages up to 80 1.50% Ages 81-85
1% First Year Interest Rate Bonus!									
1st Year Rate:	2.50%	Effective Yield:	2.39%						
Guaranteed Escalating Rate:	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4</i>	<i>Year 5</i>	<i>Year 6</i>	<i>Year 7</i>			
	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%			

For contracts over \$100,000 - 10 basis points added to all rates. **No MVA version available in CT, IN, MN, MO, OH & VA with different rates/features.** *Rider availability may vary by state.

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Please remember, this is only a partial list of the products and companies that we represent. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity contract for complete details. **Rider**

Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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Guaranteed Rate Annuities October 20, 2017	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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North American Company For Life and Health Insurance[®]

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

North American Guarantee ChoiceSM (SPDA)			Penalty-Free Withdrawal: Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50. Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: \$3,000,000 w/o home office approval North American Guarantee ChoiceSM II: CA (with modified rates and features - call for details) STATES NOT APPROVED: NY 6-10 Year not approved: CA, DE, FL	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK Surrender Charges: (3 Year) 9.3-8.4-7.5-0% +/- MVA (4 Year) 9.3-8.4-7.5-6.6-0% +/- MVA (5 Year) 9.3-8.4-7.5-6.6-5.7-0% +/- MVA (6 Year) 9.3-8.4-7.5-6.6-5.7-4.75-0% +/- MVA (7 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-0% +/- MVA (8 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-0% +/- MVA (9 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0% +/- MVA (10 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0.95-0% +/- MVA <i>Different in CA</i> Riders: NCR DB = AV	3 & 4 Year 1.50% Ages 0-80 Reduced for Ages 81+ 5 & 6 Year 2.00% Ages 0-80 Reduced for Ages 81+ 7 & 8 Year 2.50% Ages 0-80 Reduced for Ages 81+ 9 & 10 Year 3.00% Ages 0-80 Reduced for Ages 81+
	up to \$199,999	\$200,000 +			
Guarantee Choice 3	1.45%	1.75%			
Guarantee Choice 4	1.70%	1.90%			
Guarantee Choice 5	2.25%	2.50%			
Guarantee Choice 6	2.10%	2.35%			
Guarantee Choice 7	2.25%	2.50%			
Guarantee Choice 8	2.45%	2.65%			
Guarantee Choice 9	2.55%	2.75%			
Guarantee Choice 10	2.65%	2.85%			

The minimum guaranteed interest rate is 0.25%. Interest rates as of October 3, 2017 and are subject to change at anytime. North American Guarantee ChoiceSM is issued on ICC-17/NA1011A (contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variations by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product and its features may not be available in all states.

Fidelity & Guaranty Life Insurance Company - Baltimore, MD

A.M. Best (B++) Good

S&P (BBB-) Good

FGGuarantee - Platinum FGL SPDAMY-06 (2001) et al.			Free Withdrawal: Accumulated Interest Minimum Premium: \$20,000 NQ/Q Maximum Premium: \$600,000 w/o home office approval STATES NOT APPROVED: AL, MS, NY	Issue Ages: 0-90 NQ 18-90 Q Surrender Charges: (3 Year) 9 - 8 - 7 - 0% +/- MVA (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA <i>The surrender charge is waived during the first 30 days of any renewal period.</i> <i>Different in CA, NJ</i> Riders: NCR, TIR DB = AV	3 Year 1.50% 5 Year 2.00% 7 Year 3.25% Ages 80+ Reduced 50%
3 Year Term	1.25%	Years 1-3			
5 Year Term	3.10%	Years 1-5			
7 Year Term	2.05%	Years 1-7			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of March 29, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

Mutual of Omaha Insurance Company

A.M. Best (A+) Superior

S&P (A+) Strong

Ultra-Secure[®] Plus (SPDA)			Free Withdrawal: 10% annual withdrawal - available immediately. Minimum Premium: \$5,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-89 Q/NQ Surrender Charges: (5 Year) 6 - 6 - 6 - 6 - 5 - 0% +/- MVA (7 Year) 6 - 6 - 6 - 6 - 5 - 4 - 3 - 0% +/- MVA Riders: TIR, UW DB = AV	4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81+
5 Year Guarantee	1.75%	Years 1 - 5			
7 Year Guarantee	2.00%	Years 1 - 7			

Many unique riders along with Return of Purchase payment. Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

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