

Fixed & Indexed Rates Plus GLWB Riders

Sur Yrs	Carrier	AM Best	Product	Index Options	Rates Caps	Income: Riders	Comp
				Bailout and/or Bonus	No Cap Participation		
10	Americo (Legacy)	A	Liberty-MarksmSE^{**} 10 Fee (ROP on Death) 5X5 Annuitization Min. 10K Guar. Min 1.6% 17.20% EOY 10	Fixed 1 Yr 1.75% Fee: (Waived yr. 5) S&P 500 APP S&P 500 MPP 1YrS&P500 INV No Cap: 2Yr S&P 500PTP 1YrMSTEBI PTP 2YrMS TEBI PTP 1Yr SG Col.Ad.Risk	3.95% 8.25% 2.65% 15.00% 75% Par. 120% Par. 170% Par. 145% Par.	DB: 30% Heritage Rider Year 3 130% AV 0.30% Fee	7.00% (0-80) 6.00% (81-85)
				FUSION INDEX STRATEGY			
10	Americo (Legacy)	A	Liberty-MarksmSE^{**} 10 Plus Fee (ROP on Death) Min. 10K Guar. Min 1.6% 17.20% EOY 10	Fixed 1 Yr 1.75% Fee: (Waived yr. 5) S&P 500 APP S&P 500 MPP 1YrS&P500 INV No Cap: 2Yr S&P 500PTP 1YrMSTEBI PTP 2YrMS TEBI PTP 1Yr SG Col.Ad.Risk	2.95% 6.25% 2.20% 9.75% 55% Par. 95% Par. 130% Par. 110% Par.	DB: 30% Heritage Rider Year 3 130% AV 0.30% Fee	6.00% (0-80)
				FUSION INDEX STRATEGY			
				Prem. Bonus	7.00%		
				Immed. No Vesting			

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10 0-84 5 Ages 86-90	Americo (Legacy)	A	ClassicMark 10 Ages 0-85 5 Ages 86-90 Min 10K Guar. Min 1.6% 17.20% EOY 10 (10% Out 1st Yr)	Fixed 1 Yr S&P 500 APP S&P500 MPP S&P 500 Inv 1Yr SG Col.Ad.Risk 1YrMSTEBI PTP 2YrMS TEBI PTP S&P 500 2 Yr	2.40% 5.00% 1.90% 7.00% 85% Par. 75% Par. 105% Par. 45% Par.	DB: 30% Heritage Rider Year 3 0.30% Fee	6.00% (00-80) 5.00% (81-84) 2.00% (85-90) 5 Yr Surrender
				FUSION INDEX STRATEGY 1 Yr SG Col.Ad.Risk 5Yr SG Col.Ad.Risk			
10	Ameritas (Legacy)	A	FlexMark Select 10LT Min 25K Rates for \$200k LTC Rider See Unique Features	Rates for \$200K+ Fixed 1 Yr S&P 500 APP Russell 2000 BNPP M5 APP BNPP M5 2 Yr S&P 500 2 Yr 1% Fee: S&P 500 APP BNPP M5 APP Russell2000 APP 2% Fee: BNPP M5 2 Yr S&P 500 2 Yr	2.20% 3.95% 3.95% 85% Par. 105% Par. 40% Par. 5.95% 125% Par. 5.95% 155% Par. 60% Par.	1- No Cost 3% Cmpd 2- 7% Cmpd Choice of 3- Same as (2) with Doubler for	7.00% (00-75) 6.00% (76-85)

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10	Ameritas (Legacy)	A	FlexMark Select 10LT Plus Min 25K Rates for \$200k LTC Rider	Rates for \$200K+ Fixed 1 Yr S&P 500 APP Russl2000 APP BNPP M5 APP BNPP M5 2 Yr S&P 500 2 Yr 1% Fee: S&P 500 APP BNPP M5 APP Russl2000 APP 2% Fee: BNPP M5 2 Yr S&P 500 2 Yr Prem. Bonus	2.00% 3.70% 3.45% 75% Par. 95% Par. 35% Par. 5.70% 115% Par. 5.45% 145% Par. 55% Par. 4.00%	1- No Cost 3% Cmpd 2- 7% Cmpd Choice of 3- Same as (2) with Doubler for	6.00% (00-75) 5.00% (76-85)
10	Athene	A	Performance Elite 10 Plus Fee (ROP 5th Yr.) Min. 10K	Fixed 1 Yr 0.95% Fee: S&P 500 APP S&P 500 MPP No Cap/Spread: 1Yr BNP MultiAssett 1Yr Janus SC MktC 1Yr Mngstr DivYld 2YrMgstrDivYld 2Yr Janus SC MktC Prem. Bonus	1.45% 4.00% 1.60% 80% Par. 45% Par. 50% Part. 60% Part. 75% Part. 9.00%		6.50% (0-70) 6.00% (71-75) 5.00% (76-78)
10	Pacific Life	A+	Pacific Index Dimensions 10 Year Min 25K (100K Rates Shown)	Fixed 1 Yr S&P 500 APP S&P 500 2Yr No Cap: S&P 500 APP S&P 500 APP Choice of 12 Index Accts.	2.35% 4.40% 7.80% 42% Par. 72% Par. & 4% Spread	2% DB Rollup Income: 8% X 10 yrs.	6.00% (0-75) 4.00% (76-80) 4 Options Available

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10	Great American	A	Safe Return	Fixed Rate Guar Min Rate 1Yr S+P APP iShrRE ETF APP No Cap S&P Risk Control Bailout Cap	2.00% 1.25% 4.00% 5.00% 45% Part. 3.00%	7% X 10 or DB 7%X10 or Joint Duo Rider	5.50% or 1% Level
7	Great American	A	Premier Income Bonus Min 10K Flex 2K Rates for \$150k	Fixed Rate Guar Min Rate S&P 500 APP iShareREAPP 1Yr US Retiree 1Yr Risk Control	1.80% 1.25% 3.00% 4.00% 40% 35%	Included 8% Rider Bonus 8% Rollup Avail in Yr1 >A55	4.00% (00-75) 2.25% (76-85)
5	Great American	A	American Landmark 5sm Min 10K Flex 2K	> \$100K Fixed Rate S&P 500 APP iShareREAPP 1Yr US Retiree 1Yr Risk Control *Immediate Interest W/D's	2.80% 5.30% 6.55% 65%Par 60% Par	None	4 Options 0.4% Trail: 2.75% (00-75) 1.90% (76-85) 1.25% (86-89)