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10/22/19

Brokerage OAKTREE INDEXED

Annuity Product Reference Guide

October 2019

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Your potential annuity
sales await!

FEEL THE POWER

10.00%
Premium
Bonus!!!

MarketPower Bonus Index®
from EquiTrust Life Insurance Company®

- 10% Premium Bonus!
- Premium Bonus Vested Day 1
- 5 Index strategies and Fixed Account at 1.50%
- 10% Annual Free Withdrawals After First Year
- Full Account Value at Death
- 14 year surrender charge schedule
- Nursing Home Waiver and Terminal Illness Rider
- 6.00% rollup rate for up to 10 years on Optional Income Rider!
- 2 Year Monthly Average Cap at 8.00% (Rates if Income Rider Not Elected)


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EquiTrust may modify or discontinue the additional premium bonus at any time. EquiTrust Life Insurance Company is rated B++ by A.M. Best Company for its relative financial strength and ability to meet its obligations to policyholders. Surrender of the policy may be subject to a surrender charge and market value adjustment. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59 1/2. Withdrawals do not participate in index returns. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. Contract is issued on Contract Form Series ET-MPP-2000 (02-05). Group Certificates issued on Form Series ET-MPP-2000C(02-05). FOR PRODUCER USE ONLY. AC18-MPP-1123



Contact us Today!

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Rates and Commissions subject to change.
Check for current state approvals.



GREAT PRODUCTS AVAILABLE!!!

from



- Two surrender charge options²: 10-Year, Up to **6.00% Premium Bonus** or 14-Year, Up to 10.00% Premium Bonus³
- Six Index Options from which to choose and a fixed account
- Ability to Generate an Income Stream
- Tax-Deferred Growth⁴
- Initial Premium of \$20,000 Q & NQ
- Access to Withdrawals Penalty-Free⁵

North American **CHARTER PLUSSM** Fixed Index Annuity¹

North American **PERFORMANCE CHOICESM** Fixed Index Annuity¹

- **2.30% Fixed Account INTEREST RATE⁷** - Guaranteed for 1 yr on 12 plus
- Up to **3% PREMIUM BONUS³** on premium payments received in the first five years
- Full Accumulation Value at death
- 8 and 12 year Surrender Charge Periods²
- Initial Premium of \$20,000 - NQ & Q

- 10 year surrender charge, **2.00% Premium Bonus**
- Seven Index Options from which to choose and a Fixed Account
- Full Accumulation Value at Death
- Initial Premium of \$20,000
- 6.00% Roll-up rate for 10 years on the Income Pay[®] Plus optional Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) Rider
- Additional Benefit Rider (ABR) with Return of Premium (ROP), increased liquidity, and additional bonus available at an additional cost

North American **RETIRE CHOICESM** Fixed Index Annuity¹

Brokerage Call us today!
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www.oaktreeus.com

The North American Charter PlusSM, North American Performance ChoiceSM and Retire ChoiceSM are issued by North American Company for Life and Health Insurance[®], West Des Moines, IA on forms NC/NA1007A, LC/LS160A (certificate/contract), AE576A, AE577A, AE578A, AE580A.PB, AE581A, AE582A, AE583A, AE584A, AE585A, AE586A, AE587A, LR431A, LR424A-1, AE520A, LR427A, LR428A, AE509A, AE510A, AE511A, AE556A, and LR433A, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, LR433A, AE530A, AE528A and AE557A (riders/endorsements) or appropriate state variation.

1) Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

2) A surrender during the the surrender charge period may result in a loss of premium.

3) 7% and 10% premium bonus based on initial premium of \$75,000 +. Premium bonus may vary by annuity product, premium band and surrender charge period. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower Interest Rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

4) Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Your client should be advised to rely on their own qualified adviser.

5) Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

6) The Income Pay[®] Plus is an optional guaranteed lifetime withdrawal benefit (GLWB) rider available for an additional charge at the time of application on certain fixed index annuities on form AE575A (rider) and SP575B (spec page) or appropriate state variation. This rider may not be available in all states, on all products, or appropriate for all clients.

7) Current rate is effective 9/16/19 and is subject to change.

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DN558-A7394

A PERFECT 10

10 Year Surrender

with EquiTrust Life's **Market Value EIA**

- Compounding 6.00% Roll-up Rate for up to 10 years
- 4 Index Strategies and a Fixed Account at 2.75%
- Accumulation Value at Death
- **2-Year Monthly Average Cap with 16% CAP**
- **No Cap option with 40.00% Participation rate**
- Free Withdrawals; 10% after First Year
- Monthly interest option
- Nursing Home Waiver
(Rates if income Rider Not Elected)

Brokerage
OAKTREE Call us Today for More Details!
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Market Value EIA, is issued by EquiTrust Life Insurance Company. Subject to availability. Refer to brochure and contract for more details. FOR BROKER USE ONLY. Not for public use. Withdrawals may be subject to surrender charges, market value adjustments, and/or federal income tax. A 10% federal income tax penalty may apply to withdrawals taken before age 59½.



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A.M. Best Rating = A- (excellent) (888) 221-1234
- 7-8 AMERICAN GENERAL LIFE COMPANIES***
Policies issued by American General Life and United States Life (NY only)
A.M. Best Rating* = A (excellent) (888) 438-6933
- 15 AMERICAN NATIONAL INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 835-5320
- 9-11 ATHENE ANNUITY & LIFE ASSURANCE COMPANY**
A.M. Best Rating = A (excellent) (855) 428-4363, option 1
- 13 EQUITRUST LIFE INSURANCE COMPANY**
A.M. Best Rating = B++ (good) (866) 598-3694
- 14 GLOBAL ATLANTIC FINANCIAL GROUP**
A.M. Best Rating = A (excellent) (866) 645-2449
- 15-18 GREAT AMERICAN LIFE INSURANCE COMPANY**
A.M. Best Rating = A (excellent) (800) 438-3398 x11999
- 18 GUGGENHEIM LIFE & ANNUITY COMPANY**
A.M. Best Rating = B++ (good) (800) 767-7749
- 19 LINCOLN FINANCIAL GROUP**
A.M. Best Rating = A+ (superior) (800) 238-6252
- 20-21 NASSAU RE COMPANY**
A.M. Best Rating = B+ (good) 888-794-4447
- 22-26 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 27 OXFORD LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (800) 308-2318
- 28 PROTECTIVE LIFE INSURANCE COMPANY**
A.M. Best Rating = A+ (superior) (800) 421-5614
- 26 SAGICOR LIFE INSURANCE COMPANY**
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180



American General
Life Companies



NASSAU RE

GUGGENHEIM LIFE AND ANNUITYSM



Updated October 22, 2019

Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Design	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term									
Sagicor Life	Sage Secure 5 (\$25,000 - \$100,000)	0.00%	2	3.45%	1.60%	100% First Year	1.00% on 100%	5 years	1.75%
Great American Life	American Landmark 5	0.00%	1	3.80%	2.00%	100% First Year	1.00% on 87.5%	5 years	3.75%
6 year term									
Protective Life	Protective Asset Builder	0.00%	2	3.40%	1.60%	100% First Year	1.00% on 100%	6 years	3.00%
7 year term									
Great American Life	American Legend 7	0.00%	2	4.15%	2.15%	100% First Year	1.00% on 100%	7 years	4.75%
American National	Strategy Plus - 7	1.00%	2	2.40%	1.20%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	2	4.00%	1.50%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	Choice Accumulation II	0.00%	2	4.00%	1.95%	100% First Year	1.00% on 100%	7 years	5.00%
8 year term									
North American	Performance Choice 8 Plus	3.00% for 5yrs	2	3.15%	1.45%	100% First Year	1.00% on 87.5%	8 years	5.00%
9 year term									
Sagicor Life	Sage Select - 9	4.00%	1	4.00%	2.00%	100% First Year	3.00% on 87.5%	9 years	4.50%
10 year term									
Athene Annuity	Performance Elite- 10	3.00%	2	3.50%	1.40%	100% First Year	1.00% on 87.5%	10 years	6.50%
Guggenheim	Highlander	4.00%	2	4.25%	2.00%	100% First Year	1.00% on 100%	10 years	7.00%
Protective Life	Protective Index Annuity II	0.00%	2	3.95%	1.95%	100% First Year	1.00% on 100%	10 years	4.50%
EquiTrust Life	Market Value EIA	0.00%	7	18.00%	2.50%	100% First Year	2.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	1.00%	2	2.65%	1.35%	100% First Year	1.00% on 87.5%	10 years	7.00%
Great American Life	Safe Return	0.00%	2	3.00%	1.45%	100% For Term	1.00% on 100%	10 years	5.50%
North American	Charter Plus - 10	4.00% for 7 yrs	2	2.25%	0.90%	100% First Year	1.00% on 87.5%	10 years	6.75%
North American	VersaChoice	0.00%	2	3.25%	1.40%	100% First Year	1.00% on 100%	10 years	6.75%
Global Atlantic	Choice Accumulation II	0.00%	2	4.10%	2.05%	100% First Year	1.00% on 100%	10 years	6.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	7	6.00%	1.20%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	2	3.95%	1.65%	100% First Year	1.00% on 87.5%	10 years	6.50%
12 year term									
North American	Performance Choice 12 Plus	2.00% for 5yrs	2	3.25%	1.55%	100% For Term	1.00% on 87.5%	12 years	6.75%
14 year term									
EquiTrust Life	Market Power Bonus	10.00%	7	8.00%	1.50%	100% First Year	2.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	8.00% for 7 yrs	2	2.50%	1.10%	100% First Year	1.00% on 87.5%	14 years	6.75%

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.

Rates and Commissions subject to change.

Check for current state approvals.

(A) 6.00% day 1, 2.00% 1st anniversary yr., 2.00% 2nd anniversary yr., 2.00% 3rd Anniversary Yr.

(B) 4.00% year 1, 2.00% 1st anniversary yr., 1.00% 2nd anniversary yr..

1 = Monthly Average Annual Reset 2 = Annual Point to Point Reset 3 = Point to Point 4 = Monthly Point to Point Annual Reset 5 = Monthly Cap Annual Reset 6 = High Water Rolling for Monthly Term



7 = 2 year Monthly Average 8 = Trigger Point 9 = 18 Monthly Average *RATES AND COMMISSIONS SUBJECT TO CHANGE. CHECK INDIVIDUAL COMMISSION SCHEDULES FOR GUARANTEED ACCURACY AND DESCRIPTIONS !!!* Call for state approvals.

Guarantee Income Rider (Living Benefit) Comparison


	American General	American National	Athene Annuity	Athene Annuity	EquiTrust	EquiTrust	EquiTrust	EquiTrust	Great American	Guggenheim	Lincoln Financial Group	North American	Oxford Life
	Lifetime Income Plus	Strategy Plus Income Rider	Ascent Income Rider Option 1	Ascent Income Rider Option 2	Market Value IR	MarketTen IR	Market Seven IR	Market Power IR	Income Secure	Lifetime Withdrawal Rider	Lincoln Lifetime Income Edge	Income Pay Plus	GLWB
Roll-up Rate in Accumulation Period	7.50% Simple for 10 years	7.20% 10 years or 4.20% plus interest for 10 years	10% income base bonus 10% Simple yrs 1-10 5% Simple yrs 11-20	5% Income base bonus 7.00% Simple years 1-10 4% yrs 11-20 Par rate=200%	10% Income Base Bonus 4% Roll Up Plus Credited Rate for 10 Years	6.50% for 10 years	7.00% for 7 years	6.00% for 10 years	7% Simple Interest for 10 years	10% Income Base Bonus, 4% roll-up + stacking credits for 20 years	Step-up Benefit factor* 5% minimum for 10 years	6.00% for 10 years	6.75% annually for first ten policy years
Interest Credited	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually
Income W/D Multiplier - Confinement Feature (See Contract for Qualifying Confinement Criteria)	No	No	Yes 180 days of confinement, Not available in all states	No	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	No	No	10% of Income Base Annually Check State Availability	Yes (where available)	Yes
Start Stop Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rider Charge (calculated annually against the IAV, deducted monthly from AV)	0.95%	0.90% 0.60% with stacking	1.00%	1.00%	0.95%	1.00%	1.25%	1.25%	0.95%	0.90%	0.95%	1.05%	0.95%
Increasing Benefit Option	Yes	No	Yes	Yes	No	No	No	No	No	No	No	Yes	No
Guaranteed Payments for Life	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Withdrawal Phase Waiting Period	1 Year and 60 year old	1 year and 50 year old	Age 50	Age 50	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	55 year old	1 Year and 60 year old	Age 50	1 Year and 50 year old	1 Year and 50 year old
Rider Charge Refund	No	No	No	No	No	No	No	No	Yes	No	No	No	No
Account Available at Death	No	No	No	No	No	No	No	No	No	No	No	No	Yes
Joint Lifetime Withdrawal Option available	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Availability	All except: NY	All except: CA, NY	All except: NY	All except: NJ, NY, WA	All except: NY	All except: NY	All except: NY, OR	All except: CA, DE, NY	All except: NY, WA	All except: NY	All except: NY	All except: NY	All except: AL, NY, VT, WV (MT & CA for some products)
Issue Ages	50-75	40-80	35-80	40-80	40-80	40-80	40-85	40-75	45-85	45-80	35-85	40 and Above	50+

*Bonus Ascent Pro products only, other variations available

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI) Rates Effective as of 10-10-2019

INDEXED	Current Interest					Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<div>Bonus Gold</div> <div>10% Premium Bonus on all 1st year premiums</div> <div></div>		Cap	PR	Asset Fee	PT	<div>Minimum Guaranteed Interest: Currently 1.75%</div> <div>MGIR is set at issue and guaranteed for the life of the contract.</div> <div>80% of 1st year premium plus premium bonus plus 87.5% additional premium, less withdrawal proceeds, at MGIR, compounded annually.</div>	<div>Minimum: \$5,000</div> <div>Maximum: 18-69 \$1,500,000</div> <div>70-74 \$1,000,000</div> <div>75-80 \$750,000</div>	<div>10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3</div>	<div>16 years (20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%)</div> <div>DE - 17 year</div>	<div>18-80 Q and NQ</div> <div>FL ONLY 18-64 Q & NQ</div>	<div>N</div>	<div>7.00% Ages 18-75</div> <div>5.00% ages 76-80</div> <div>Florida 7.00% Ages 18-64</div>	<div>AK, CA, CT, DE, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA</div>
	S&P 500® Annual Monthly Avg w/PR	-	25%	-	-								
	S&P 500 Annual Monthly Avg w/Cap	2.25%	-	0%	-								
	S&P 500 Annual Pt to Pt w/PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/Cap	2.25%	-	0%	-								
	Dow Annual Monthly Avg w/Cap	2.25%	-	0%	-								
	Dow Annual Pt to Pt w/Cap	2.25%	-	0%	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.20%	-	-	-								
	10 Yr. U.S. Treasury Bond w/Cap	2.25%	-	0%	-								
	S&P 500 Performance Trigger	-	-	-	2.00%								
	Bond Yield w/Cap	5.15%	-	2.00%	-								
	Volatility Control Index	-	-	3.75%	-								
	Current Fixed Value Rate 1.15%												
<div>Retirement Gold</div> <div>8% Premium Bonus on all 1st year premiums</div> <div>IN (8% ages 18-73, 5% ages 74-78)</div> <div></div>		Cap	PR	Asset Fee	PT	<div>Minimum Guaranteed Interest: Currently 1.75%</div> <div>MGIR is set at issue and guaranteed for the life of the contract.</div> <div>87.5% of premiums paid less withdrawal proceeds, at MGIR, compounded annually</div>	<div>Minimum: \$5,000</div> <div>Maximum: 18-69 \$1,500,000</div> <div>70-74 \$1,000,000</div> <div>75-80 \$750,000</div>	<div>10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days</div>	<div>10 years (12.5,12,12,11, 10,9,8,7,6,4,0%)</div> <div>8% bonus fully vested after year 14</div>	<div>18-78 Q and NQ</div>	<div>N</div>	<div>7.00% ages 18-78</div> <div>IN (7.00% ages 18-75)</div> <div>FL (7.00% ages 18-64)</div>	<div>AK, CA, CT, DE, FL, MN, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA</div>
	S&P 500® Annual Monthly Avg w/PR	-	25%	-	-								
	S&P 500 Annual Monthly Avg w/Cap	2.00%	-	-	-								
	S&P 500 Annual Pt to Pt w/PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/Cap	2.00%	-	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.00%	-	0%	-								
	S&P 500 Performance Trigger	-	-	-	1.75%								
	Bond Yield w/Cap	4.65%	-	2.00%	-								
	Volatility Control Index	-	-	4.00%	-								
	Current Fixed Value Rate 1.00%												

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI) Rates Effective as of 10-10-2019

INDEXED	Current Interest				Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<div>Choice Series</div> <div>6 year, 8 year, and 10 year options</div> <div>(Optional MVA Rider Available)</div> <div></div>	Choice 6	Cap	PR	Spread	<div>Minimum Guaranteed Interest: Currently 1.75%</div> <div>Minimum Guaranteed Surrender Value: 90% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually</div>	<div>Minimum: \$10,000</div> <div>Maximum: 18-69 \$1,500,000</div> <div>70-74 \$1,000,000</div> <div>75-80 \$750,000</div>	<div>10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.3</div>	<div>9.20, 8.00, 7.00, 5.50, 4.00, 2.50, 0% (6 yrs.)</div> <div>9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 yrs.)</div> <div>9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 yrs.)</div>	<div>Choice 6 18-85</div> <div>Choice 8 18-85</div> <div>Choice 10 18-80 Q and NQ</div>	<div>N</div>	<div>6 year 4.00% Ages 18-75</div> <div>8 year 5.00% Ages 18-75</div> <div>10 year 6.00% ages 18-75</div>	<div>10 Year CA, NY</div> <div>7, 8 Year NY</div>
	S&P 500 Annual Pt to Pt w/PR	-	32%	-								
	S&P 500 Annual Pt to Pt w/Cap	3.25%	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.50%	-	-								
	Volatility Control Index	-	-	2.75%								
	Current Fixed Value Rate 1.90%											
	Choice 8	Cap	PR	Spread								
	S&P 500 Annual Pt to Pt w/PR	-	34%	-								
	S&P 500 Annual Pt to Pt w/Cap	3.50%	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.60%	-	-								
	Volatility Control Index	-	-	2.75%								
	Current Fixed Value Rate 2.00%											
	Choice 10	Cap	PR	Spread								
	S&P 500 Annual Pt to Pt w/PR	-	37%	-								
	S&P 500 Annual Pt to Pt w/Cap	3.75%	-	-								
	S&P 500 Monthly Pt to Pt w/Cap	1.60%	-	-								
	Volatility Control Index	-	-	2.50%								
	Current Fixed Value Rate 2.05%											

AMERICAN GENERAL LIFE COMPANIES (AGLC) Rates Effective as of 9-9-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
AG Power Protector - 5 Annuity		>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Penalty Free Withdrawal After the first contract year, 10% of the previous contract anniversary contract value (which includes any interest credited on that date). Note: Penalty-free withdrawals are not permitted during the first contract year, unless it is a withdrawal of the RMD (some states require that the 10% penalty-free withdrawal be available in the first contract year).	5 years (8,7,6,5,4)	18-85 Q & NQ	Y	0-80 3.25%	NY
	S&P 500 Annual P-t-P Cap	4.60%	3.80%								
	S&P 500 Annual P-t-P Par.	30.00%	25.00%								
	S&P 500 5-Year P-t-P Cap	30.00%	24.00%								
	Russell 2000 Annual P-t-P	3.75%	3.20%			The Minimum Withdrawal Value is equal to: 87.5% of premiums (90% in New Jersey) less any withdrawals (excluding any withdrawal charges or any applicable MVA associated with those withdrawals) (excluding any withdrawal charges or any applicable MVA associated with those withdrawals) (excluding any withdrawal charges or any applicable MVA associated with those withdrawals) accumulated at a rate specified in the contract. Note 1.) 1.00%, as of 7/1/19 2.) For non-MVA states, “any applicable MVA” would not apply					
	MSCI EAFE Index Annual P-t-P	4.00%	3.40%								
	PIMCO Global Optima Index 1 Year P-t-P Par.	40.00%	30.00%								
	ML Strategic Balanced Index Annual P-t-P Par.	60.00%	50.00%			Market Value Adjustment Applies to any withdrawal subject to a withdrawal charge and annuitization that occurs during the withdrawal charge period. The MVA is applied to amounts withdrawn and is not applied to remaining contract value. Note: MVA does not apply in the following states: AK, MN, MO, OR, PA, UT and WA.					
	1 Year Fixed Account	1.75%	1.75%								

AMERICAN GENERAL LIFE COMPANIES (AGLC)

Rates Effective as of 9-9-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
AG Power Protector - 7 Annuity	No Living Benefit Rider	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. No Guaranteed Living Benefit Rider is available.	7 years (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	4.00% - (0-80) 2.00% - (81-85)	NY
	S&P 500 Annual P-t-P	4.75%	3.90%								
	PIMCO Global Optima Index 1 Year P-t-P Par.	42.00%	33.00%								
	ML Strategic Balanced Index Annual P-t-P Par.	62.00%	53.00%								
	MSCI EAFE Index Annual P-t-P	4.10%	3.40%								
	1 Year Fixed Account	1.80%	1.80%								
AG Power Protector - 7 Plus Annuity	W/Lifetime Income Plus	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. Guaranteed Living Benefit Rider is available.	7 years (8,7,6,5,4,3,2)	0-80 Q & NQ	Y	4.00% - (50-80)	NY
	S&P 500 Annual P-t-P	3.00%	2.50%								
	PIMCO Global Optima Index 1 Year P-t-P Par.	32.00%	25.00%								
	ML Strategic Balanced Index Annual P-t-P Par.	50.00%	40.00%								
	MSCI EAFE Index Annual P-t-P	2.60%	2.40%								
	1 Year Fixed Account	1.50%	1.50%								
AG Power Protector - 10 Annuity	No Living Benefit Rider	>\$100K	<\$100K	1.00% on 87.5% of premium	\$25,000 Q & NQ	Free withdrawals: After the first contract year, you can take out up to 10% of your contract value without incurring any withdrawal charges or MVA. Easy access to your money in times of need or illness: The withdrawal charge and MVA may be waived if you: Are diagnosed with a terminal illness, Have extended care needs, Are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. These riders may not be available in all states. Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more info. No Guaranteed Living Benefit Rider is available.	10 years (10,9,8,7,6,5,4,3,2,1)	0-75 Q & NQ	Y	7.00% - (0-70)	NY
	S&P 500 Annual P-t-P	4.80%	4.00%								
	PIMCO Global Optima Index 1 Year P-t-P Par.	44.00%	35.00%								
	ML Strategic Balanced Index Annual P-t-P Par.	68.00%	60.00%								
	MSCI EAFE Index Annual P-t-P	4.20%	3.60%								
	1 Year Fixed Account	1.85%	1.85%								
AG Power Protector - 10 Plus Annuity				1.00% on 87.5% of premium	\$25,000 Q & NQ	Death Benefit: Upon death, the beneficiary receives the greater of the contract value (excluding withdrawal charges and MVA) or the Minimum withdrawal value. Free Withdrawals: After the first contract year, clients may withdraw up to 10% of the annuity value (based on the previous contract anniversary) without withdrawal charges or MVA. No Free Withdrawals are allowed in the first contract year (unless required by state law or taken under Lifetime Income Plus or as Required Minimum Distributions). If Lifetime Income Plus is elected, clients may take out up to the maximum annual withdrawal amount (MAWA) without any company-imposed charges. A withdrawal in excess of the MAWA will reduce future income under the benefit, even if it is a Free Withdrawal. Terminal Illness, Extended Care and Activities of Daily Living Riders: The withdrawal charge and MVA may be waived if the contract owner: Is diagnosed with a terminal illness, has extended care needs or requires assistance with activities of daily living. These riders are no available in all states. Required Minimum Distributions (RMDs): If clients purchase their annuity under a qualified plan (e.g., an IRA), the Internal Revenue Code directs that a minimum amount of retirement income must be paid each year beginning in the year the owner turns to age 70 1/2. These payments are known as RMDs. Withdrawal charges and MVA will not apply to RMDs attributable to a Power Index Plus contract at any time after issue, including the first contract year. RMD amounts do count against the 10% Free Withdrawal amount, thereby reducing or possibly eliminating the ability to take other Free Withdrawals within a contract year. Failure to satisfy the RMD requirements may result in a tax penalty. Clients should consult their tax advisor for more information. Annuitization Choices: Clients can choose from five options, AKA Income plans: 1) Life income; 2) Joint and survivor annuity; 3) Joint and survivor annuity with 10- or 20-year period certain; 4) Life annuity with 10- or 20-year period certain; and 5) Income for a specified period (5-30 years). Cash Surrender Value: Equals the greater of the Minimum Withdrawal Value or the contract value adjusted for any MVA, optional living benefit fee and withdrawal charge. Lifetime Income Plus is an optional guaranteed living benefit rider. The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium; it is increased with each additional eligible premium.	10 years (10,9,8,7,6,5,4,3,2,1)	0-75 Q & NQ	Y	7.00% - (0-70)	NY
	W/Lifetime Income Plus	>\$100K	<\$100K								
	S&P 500 Annual P-t-P	3.10%	2.60%								
	PIMCO Global Optima Index 1 Year P-t-P Par.	34.00%	26.00%								
	ML Strategic Balanced Index Annual P-t-P Par.	52.00%	42.00%								
	MSCI EAFE Index Annual P-t-P	2.80%	2.60%								
	1 Year Fixed Account	1.60%	1.60%								

(For Agent Use Only)

Not intended for soliciting annuity sales from the public.

Rates and Commissions subject to change. Check for current state approvals.

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 10-18-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
Performance Elite 7 PLUS premium Bonus (Most states): 6.00%	Athene Performance Elite	7	7 Plus	1.00% on 87.5% of premium	Minimum: \$10,000, (\$25,000 in TX) Maximum: \$1,000,000	10% free withdrawals starting in year 1. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver Confinement Waiver are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	7 Years 9% (year 1) 8.8% (year 2) 7.9% (year 3) 6.9% (year 4) 5.9% (year 5) 5% (year 6) 4% (year 7)	0-83	Y	5.00% ages 0-75 3.50% ages 76-80	NY
	Annual Rider Charge Rate	-	0.95%								
	1-year No Cap PTP BNP Paribas (Part Rate)	70%									
	2-year No Cap PTP BNP Paribas (Part Rate)	100%									
	1-year No Cap PTP Morningstar (Part Rate)	50%									
	2-year No Cap PTP Morningstar (Part Rate)	65%									
	1-year No Cap PTP Janus SG Market Consensus Index (Part Rate)	45%									
	2-year No Cap PTP Janus SG Market Consensus Index (Part Rate)	75%									
	1-year S&P 500 Daily Risk Control (Part Rate)	35%									
	2-year S&P 500 Daily Risk Control (Annual Spread)	4.50%									
	1-year PTP - S&P 500 (Cap)	4.00%									
	1-year Monthly - S&P 500 (Cap)	1.35%									
	Fixed Account with 1-Year Guarantee	1.50%									
	Withdrawal Change Duration	7 Years									
Performance Elite 10 Premium Bonus: 2.00% PLUS premium Bonus:8.00% OH - 10.00%	Athene Performance Elite	10	10 Plus	1.00% on 87.5% of premium	Single premium only Minimum: \$10,000, (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum: \$1,000,000	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	10 Years (12, 12, 12, 11, 10, 9, 8, 7, 6, 4)	0-78 most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	MD, MN, MT, NY, NJ, OR, PA, WA
	Annual Rider Charge Rate	-	0.95%								
	1-year No Cap PTP BNP Paribas (Part Rate)	65%									
	2-year No Cap PTP BNP Paribas (Part Rate)	90%									
	1-year No Cap PTP Morningstar (Part Rate)	45%									
	2-year No Cap PTP Morningstar (Part Rate)	60%									
	1-year No Cap PTP Janus SG Market Consensus Index (Part Rate)	40%									
	2-year No Cap PTP Janus SG Market Consensus Index (Part Rate)	65%									
	1-year S&P 500 Daily Risk Control (Part Rate)	30%									
	2-year S&P 500 Daily Risk Control (Annual Spread)	5.25%									
	1-year PTP - S&P 500 (Cap)	3.50%									
	1-year Monthly - S&P 500 (Cap)	1.30%									
	Fixed Account with 1-Year Guarantee	1.40%									
	Withdrawal Change Duration	10 Years									
Performance Elite 10 Select Premium Bonus: 1.00% PLUS premium Bonus: 6.00% OH - 7.00%	Athene Performance Elite	15	15 Plus	1.00% on 87.5% of premium	Single premium only Minimum: \$10,000, (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum: \$1,000,000	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	10 Years (8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9)	53-78 (AK, SC, DE, MN, OH, PA, UT, WA) 56-78 (NV, NJ, OK, TX)	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	Only avail in: AK, SC, DE, MN, OH, NV, NJ, OK, TX, PA, UT, WA
	Annual Rider Charge Rate	-	0.95%								
	1-year No Cap PTP BNP Paribas (Part Rate)	65%									
	2-year No Cap PTP BNP Paribas (Part Rate)	90%									
	1-year No Cap PTP Morningstar (Part Rate)	45%									
	2-year No Cap PTP Morningstar (Part Rate)	60%									
	1-year No Cap PTP Janus SG Market Consensus Index (Part Rate)	40%									
	CONTINUED ON NEXT PAGE										





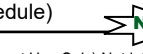
ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

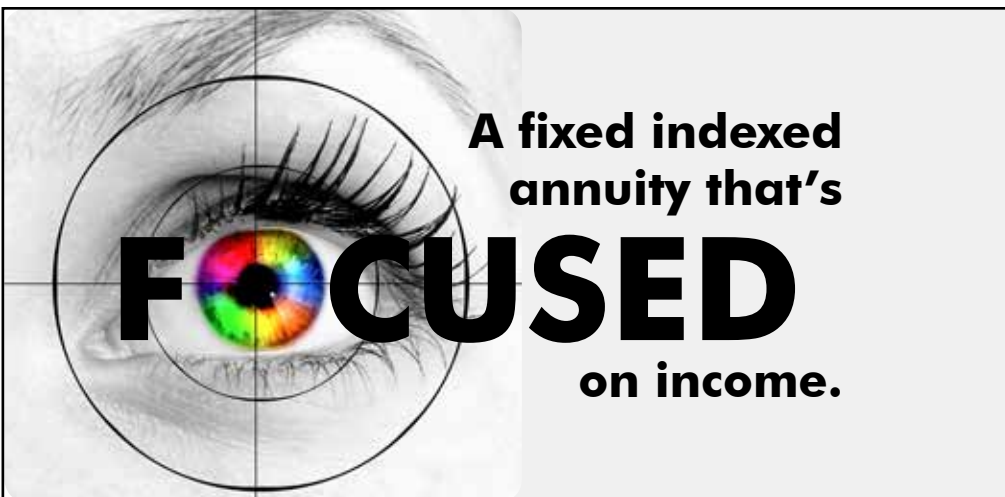
Rates Effective as of 10-18-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available	
Performance Elite 10 Select	2-year No Cap PTP Janus SG Market Consensus Index (Part Rate)		65%									
	1-year S&P 500 Daily Risk Control (Part Rate)		30%									
	2-year S&P 500 Daily Risk Control (Annual Spread)		5.25%									
	1-year PTP - S&P 500 (Cap)		3.50%									
	1-year Monthly - S&P 500 (Cap)		1.30%									
	Fixed Account with 1-Year Guarantee		1.40%									
	Withdrawal Change Duration		10 Years									
Performance Elite 10 Pro Premium Bonus: 1.00% PLUS premium Bonus:7.00%	Athene Performance Elite		10	10 Plus	1.00% on 87.5% of premium	\$10,000 Single premium only	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	10 Years (10, 10, 10, 10, 9, 8, 7, 6, 5, 4)	65-78 (FL) 0-78 (MD)	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-75 5.00% ages 76-78	Only avail in: FL, MD
	Annual Rider Charge Rate		-	0.95%								
	1-year No Cap PTP BNP Paribas (Part Rate)		65%									
	2-year No Cap PTP BNP Paribas (Part Rate)		90%									
	1-year No Cap PTP Morningstar (Part Rate)		45%									
	2-year No Cap PTP Morningstar (Part Rate)		60%									
	1-year No Cap PTP Janus SG Market Consensus Index (Part Rate)		40%									
	2-year No Cap PTP Janus SG Market Consensus Index (Part Rate)		65%									
	1-year S&P 500 Daily Risk Control (Part Rate)		30%									
	2-year S&P 500 Daily Risk Control (Annual Spread)		5.25%									
	1-year PTP - S&P 500 (Cap)		3.50%									
	1-year Monthly - S&P 500 (Cap)		1.30%									
	Fixed Account with 1-Year Guarantee		1.40%									
	Withdrawal Change Duration		10 Years									
Performance Elite 15 Premium Bonus: 7.00% PLUS premium Bonus: 13.00% IN - 9.00% OH - 13.00%	Athene Performance Elite		15	15 Plus	1.00% on 87.5% of premium	\$10,000 Single premium only	5% free withdrawals starting in year 2. Elite PLUS = growth + liquidity: Enhanced premium bonus, up to 10% free withdrawals, available immediately! Up to 20% free if no withdrawals are taken in the prior year. Return of Premium Benefit available after the fourth contract year. 0.95% charges from accumulated value during rider charge period. Terminal Illness Waiver (not in CA), Confinement Waiver (not in CA or MA) are included. Death Benefit: Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).	15 Years (15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4)	0-73 Most states Call for other states	Y (N/A in MD,MN, MO,PA, WA)	6.50% ages 0-73	CA, CT, MN, MT, NJ, NY, OR, PA, UT, WA
	Annual Rider Charge Rate		-	0.95%								
	1-year No Cap PTP BNP Paribas (Part Rate)		70%									
	2-year No Cap PTP BNP Paribas (Part Rate)		100%									
	1-year No Cap PTP Morningstar (Part Rate)		50%									
	2-year No Cap PTP Morningstar (Part Rate)		65%									
	1-year No Cap PTP Janus SG Market Consensus Index (Part Rate)		45%									
	2-year No Cap PTP Janus SG Market Consensus Index (Part Rate)		75%									
	1-year S&P 500 Daily Risk Control (Part Rate)		35%									
	2-year S&P 500 Daily Risk Control (Annual Spread)		4.50%									
	1-year PTP - S&P 500 (Cap)		4.00%									
	1-year Monthly - S&P 500 (Cap)		1.35%									
	Fixed Account with 1-Year Guarantee		1.50%									
	Withdrawal Change Duration		15 Years									

ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

Rates Effective as of 10-18-2019

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Athene Agility 	2-year No Cap PTP BNP (Part Rate)	85%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Minimum \$10,000 (\$25,000 in TX) Maximum \$1,000,000	Maximum of 10% of Accumulated Value or 10% of Initial Premium per year. Withdrawals may be subject to federal and state income tax and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract year. Additional limitations state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.	10 Years (9,9,8,7,6,5,4,3,2,1) CA (9,8,2,7,5,9,4,8,3,6,2,5,1,3,1)	40-80	Yes	0-70: 6.00% 71-75: 5.50% 76-80: 5.00%	NY
	1-year No Cap PTP BNP (Part Rate)	60%								
	2-year No Cap PTP Morningstar (Part Rate)	55%								
	1-year No Cap PTP Morningstar (Part Rate)	40%								
	2-year PTP - S&P 500 (Cap)	7.00%								
	1-year PTP - S&P 500 (Cap)	3.25%								
	S&P 500 Bailout Cap Rate	0.50%								
	2-year No Cap PTP - Janus SG Market Consensus Index (Par Rate)	60%								
	1-year No Cap PTP - Janus SG Market Consensus Index (Par Rate)	35%								
	Fixed Account with 1-Year Guarantee	1.30%								
Athene Ascent Pro 10 	2-year No Cap PTP - BNP (Par Rate)	70%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Single premium only Minimum: \$10,000, (\$5,000 in AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA) Maximum: \$1,000,000	10% free withdrawals per year Bailout feature! Terminal Illness Waiver (not in CA) Confinement Waiver (Not in CA or MA)	10 Years (9,9,8,7,6,5,4,3,2,1)	0-80	Yes (No MVA in AK, HI, MN, MO, NJ, PA, UT, WA)	6.00%	NY
	1-year No Cap PTP - BNP (Par Rate)	50%								
	2-year No Cap PTP - Morningstar (Par Rate)	40%								
	1-year No Cap PTP - Morningstar (Par Rate)	30%								
	1-year PTP - S&P 500 (Cap)	2.25%								
	1-Year Monthly Cap - S&P 500 (Cap)	1.00%								
	2-year No Cap PTP - Janus SG Market Consensus Index (ParRate)	45%								
	1-year No Cap PTP - Janus SG Market Consensus Index (ParRate)	25%								
	1-year No Cap PTP S&P (Vol Control) (Par)	30%								
	Bailout Cap Rate	1.00%								
	Fixed Account with 1-Year Guarantee	0.90%								
Athene Ascent 10 Bonus 2.0 Premium Bonus: 3% 			If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Single Premium Only \$10,000 (Ascent Pro 10 Bonus Select: \$5,000 - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA)	10% free withdrawals per year Bailout feature! Terminal Illness Waiver (not in CA) Confinement Waiver (Not in CA or MA)	10 Years (12,12,12,11,10,9,8,7,6,4)	0-80 0-64 in FL 0-74 in IN		6.50%	AK, CT, DE, HI, OH, OK, MN, NV, NJ, NY, PA, SC, OR, TX, UT, WA
	2-year No Cap PTP - BNP (Par Rate)	85%								
	1-year No Cap PTP - BNP (Par Rate)	55%								
Ascent Pro 10 Bonus Select Premium Bonus: 3% (ask about vesting schedule) 	2-year No Cap PTP - Morningstar (Par Rate)	45%	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges.	Single Premium Only \$10,000 (Ascent Pro 10 Bonus Select: \$5,000 - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA)	10% free withdrawals per year Bailout feature! Terminal Illness Waiver (not in CA) Confinement Waiver (Not in CA or MA)	10 Years (8,3,8,7,1,6,2,5,3,4,4,3,5,2,6,1,6,0,9)	0-80 53-78 in OR	Yes (No MVA in AK, HI, MN, MO, NJ, PA, UT, WA)	6.50%	ONLY AVAILABLE in: AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA
	1-year No Cap PTP - Morningstar (Par Rate)	35%								
	1-year PTP - S&P 500 (Cap)	2.50%								
	1-Year Monthly Cap - S&P 500 (Cap)	1.20%								
	2-year No Cap PTP - Janus SG Market Consensus Index (ParRate)	55%								
	1-year No Cap PTP - Janus SG Market Consensus Index (ParRate)	30%								
Ascent Pro 10 Bonus Premium Bonus: 3% (ask about vesting schedule) 	1-year No Cap PTP S&P (Vol Control) (Par)	35%								
	Bailout Cap Rate	1.00%								
	Fixed Account with 1-Year Guarantee	1.05%				10 Years (10,10,10,10,9,8,7,6,5,4)	65-80		6.50%	ONLY AVAILABLE in: FL



A fixed indexed
annuity that's
FOCUSED
on income.

Athene Ascent Pro

Ascent Pro's built-in income rider offers two ways to grow the Income Base:

Option 1 — Guaranteed Growth

Predictable growth with a strong Guaranteed Simple Interest Rate.

Option 2 — Stacked Rollup

Combines a lower Guaranteed Simple Interest Rate with the potential for Interest Credits. The Income Base will also increase by 200% of any Interest Credits that are added to the annuity's Accumulated Value.²

The Ascent Pro annuity also offers these valuable features.

Free Withdrawals — Beginning in the first Contract Year, you can withdraw up to 10% of your annuity's Accumulated Value each Contract Year without a Withdrawal Charge or Market Value Adjustment (MVA).³

Bailout Feature — If Athene lowers a Cap Rate below a Bailout Cap Rate, the feature gives full access to the Accumulated Value for up to 30 days - free of any charges - so clients can feel confident about their money.

Terminal Illness and Confinement Waivers.⁴

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¹ A charge is deducted for the rider.

² During Accumulation, any Interest Credits applied to the Accumulated Value are applied to the Income Base at a Participation Rate of 200%. Please see Certificate of Disclosure and other documents for additional detail on this provision.

³ Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Withdrawal Charge, MVA and any Premium Bonus Vesting Adjustment which may result in the loss of principal.

⁴ Not available in all states. Additional limitations, variations, and exclusions may apply. Please see Certificate of Disclosure for more information on these features. Confinement Waiver is not available in MA.

ATHENE ASCENT PRO IS A PRODUCT OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. Athene Ascent Pro [GEN (09/15) NB, ICC15 GEN (09/15) NB, GEN (07/16) NB] and Athene Ascent Income Rider [IR1 (09/15), ICC15 IR1 (09/15), IR1 (07/16), IR2 (09/15), ICC15 IR2 (09/15), IR2 (07/16)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in all states. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. For financial professional use only. Not to be used with the offer or sale of annuities. The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.



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REFRESHED Design.
RECHARGED Accumulation.

North American
CharterSM Plus
Fixed Index Annuity⁴

FEATURES

- Up to 10% premium bonus!
- Competitive index accounts - including volatility control options and no traditional cap (subject to Participation Rate and/or Index Margin)
- 10-year and 14-year surrender charge periods available³
- Illustration capabilities
- North American is rated A+ (Superior) by A.M. Best. A+ is the 2nd of 15 categories.

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¹ Premium bonus may vary based on premium band and surrender charge period selected. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.



³ A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

⁴ Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.
NCP102615

EQUITRUST LIFE INSURANCE COMPANY (ETL)




**MUST
COMPLETE
PRODUCT TRAINING
BEFORE SUBMITTING
BUSINESS TO EQUITRUST**

Rates Effective as of 9-20-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
MarketTen Bonus Index (6.00% Premium Bonus on premiums paid in years 1-5)  Income Rider (IBR) Info >	1 Year Interest	W/O IBR 1.20%	W/ IBR 1.15%	1.00% on 100% of premium	Minimum \$10,000 NQ \$5,000 Q \$2,000 Additional Maximum \$1 Million	Premium Allocation: Initial Premium: Min Allocation of 2K in each acct. Can select any combo of accts sub to the min requirements. Indicate initial allocation above the Owner's signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Return of Premium Guarantee. This rider is auto included on all contracts at no charge, subject to state availability. Free withdrawals: systematic withdrawals of interest are allowed in the 1st yr from the 1-yr interest acct w/o Surrender Charge or MVA. Interest withdrawals must be taken via EFT. After 1st contract yr, up to 10% of the accumulation value on the previous contract ann may be withdrawn each contract yr w/o Surrender Charge or MVA, either systematically or as a single withdrawal.	10 years (10,10,10,10,10,9,8,7,6,4) (DE - 10 years: (9,8,7,6,5,5,4,5,3,5,2,5,1,5,0,5%)) (9 Years: CA Only: 8,3,7,4,6,5,5,6,4,7,3,8,2,9,1,9,0,9)	0-80 Q&NQ	Y (CA: No)	6.00% year 1 3.00% years 2-5 on additional premium	NY
	1 Year Point-to-Point Cap	2.25%	2.00%								
	1 Year Monthly Avg Cap	2.75%	2.50%								
	1 Year Monthly Avg Par	40.00%	35.00%								
	1 Year Monthly Cap	1.15%	1.00%								
	2 Year Monthly Avg Part	6.00%	5.00%								
	Premium, plus any applicable Premium Bonus, compounded at 6.50% annually for up to 10 years	Lifetime Income on the Benefit Base multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50.								
MarketValue Index  Income Rider (IBR) Info >	1 Year Interest	W/O IBR 2.40%	W/ IBR 2.25%	2.00% on 87.5% of premium	\$10,000 Q-NQ \$2,000 Renewal	10% free withdrawals after year 1. Nursing home wavier. Monthly interest option. Death Benefit equals full accumulation value. Can annuitize after yr 5 for minimum 5 year or longer.	10 years (12,12,12,12,11,10,8,6,4,2) (AK, CT, MN, UT, WA & OH) 9,8,7,6,5,5,4,5,3,5,2,5,1,5,5) (TX 9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,5)	0-80 Q & NQ	(CA: No)	7.00% year 1 3.25% years 2-5 on additional premium	NY
	1 Year Point-to-Point Cap	4.75%	4.50%								
	1 Year Point-to-Point Part	40.00%	38.00%								
	1 Year Monthly Avg Cap	5.50%	5.00%								
	1 Year Monthly Avg Par	70.00%	60.00%								
	1 Year Monthly Cap	1.70%	1.50%								
	2 Year Monthly Avg Cap	16.00%	15.00%								
MarcSeven Index Annuity Income Rider (IBR) Info >	1 Year Interest	W/O IBR 2.35%	W/ IBR 2.25%	1.00% on 87.5% of premium	\$10,000 Q&NQ	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Upon death of Owner, Accumulation Value. Chronic Illness Doubler	7 Years (9,8,7,6,5,5,4,5,3,5) (CA: 8,3,7,4,6,5,5,6,4,7,3,8,2,9)	40-80 Q&NQ	(CA & DE: No)	Ages: 40-75: 5.50% 76-80: 4.125% 81-85: 2.75%	NY
	1 Year Point-to-Point Cap	4.75%	4.50%								
	1 Year Point-to-Point Part	37.00%	35.00%								
	1 Year Monthly Avg Cap	5.50%	5.00%								
	1 Year Monthly Avg Par	60.00%	55.00%								
	1 Year Monthly Cap	1.50%	1.40%								
	2 Year Monthly Avg Cap	13.00%	12.00%								
MarketPower Bonus Index (10.00% Premium Bonus - Vested Day -1) Income Rider (IBR) Info >	1 Year Interest	W/O IBR 1.50%	W/ IBR 1.00%	2.00% on 87.5% of premium	Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$1 Million	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic Withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT. An optional rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider that offers guaranteed lifetime income based on 6% accumulation for up to 10 years. This rider has an annual charge. Lower credited rates may apply if the income Rider is elected.	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2,0) 10 years in the following states: AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA) (19,17,15,13,11,10,8,6,4,2)	0-75 Q & NQ	Y	8.00% year 1 7.00% year 1 (AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA)	CA, DE, NY,
	1 Year Point-to-Point Cap	3.00%	2.00%								
	1 Year Monthly Avg Cap	3.50%	2.75%								
	1 Year Monthly Avg Par	50.00%	30.00%								
	1 Year Monthly Cap	1.20%	1.00%								
	2 Year Monthly Avg Part	8.00%	6.00%								
	Premium, plus any applicable Premium Bonus, compounded at 6.00% annually for up to 10 years	Lifetime Income on the Benefit Base multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50.								

GLOBAL ATLANTIC FINANCIAL GROUP (FTA)

Rates Effective as of 10-21-2019

INDEXED	Current Interest					Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Choice Accumulation II 		Premium Amount	5 Yr	7 Yr	10 Yr	1.00% to 87.5% of Premium	Minimum \$25,000 Maximum \$1,000,000	<p>Up to 10% of the beginning-of-year contract value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period.</p> <p>A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.</p> <p>Optional enhanced death benefit will be available at an annual cost of 0.50%, assessed at the end of the contract year, based off the Enhanced Death Benefit amount. The benefit will be comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and a maximum age of 75 will apply.</p>	5 Years (9,8,7,6,5) 7 Years (9,8,7,6,5,4,3) 10 Years (9,9,8,7,6,5,4,3,2,1)	0-85	Y	5 Yr 0-80: 4.00% 81-85: 2.00% 7 Yr 0-80: 5.00% 81-85: 2.75% 10 Yr 0-80: 6.00% 81-85: 3.25%	NY
	MSCI EAFE One-Year P-t-P with Cap	>\$100K	4.25%	4.40%	4.50%								
	MSCI EAFE One-Year P-t-P Bailout Rate	<\$100K	3.70%	3.90%	4.00%								
	Russell 2000 One-Year P-t-P with Cap	>\$100K	2.00%	2.00%	2.00%								
	Russell 2000 One-Year P-t-P with Cap Bailout Rate	<\$100K	2.00%	2.00%	2.00%								
	S&P 500 One-Year P-t-P with Cap	>\$100K	4.00%	4.15%	4.25%								
	S&P 500 One-Year P-t-P with Monthly Cap	<\$100K	3.45%	3.65%	3.75%								
	PIMCO Balance Index One-Year P-t-P with Participation Rate	>\$100K	1.20%	1.35%	1.45%								
	S&P 500 One-Year P-t-P with Performance Trigger	<\$100K	1.10%	1.20%	1.30%								
	BlackRock Diversa Volatility Control Two Year P-t-P with Spread	>\$100K	80%	90%	95%								
	Franklin US Index Two Year P-t-P with Spread	<\$100K	70%	75%	80%								
	Fixed Rate	>\$100K	2.85%	3.15%	3.30%								
		<\$100K	2.50%	2.65%	2.80%								
		>\$100K	4.00%	3.75%	3.50%								
		<\$100K	4.70%	4.50%	4.25%								
Choice Income II 		Guaranteed Income Builder Benefit Withdrawal Charge Schedule	Income Multiplier Benefit Withdrawal Charge Schedule			1.00% to 87.5% of Premium	Minimum \$25,000 Maximum \$1,000,000	<p>A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.</p> <p>GLWB included at issue. Must be at least age 55 to activate the benefit. Income is provided after activation through annual guaranteed lifetime withdrawal amounts, known as Lifetime Annual Payments (LAP). The LAP is determined as a percentage of the Withdrawal Base Amount. The withdrawal base amount is a separate value that grows annually based on one of two options chosen at issue, described below. The Withdraw Base is not available as a death benefit or for cash value surrender.</p> <p>The GMSV is equal to the Premium Payment less withdrawal proceeds. If GLWB income activation has not occurred, the GMSV is used for determining the following after the withdrawal charge period when greater than the contract value.</p>	7 Years (9,8,7,6,5,4,3) 10 Years (9,9,8,7,6,5,4,3,2,1)	45-85	N	7 Yr 0-80: 5.00% 81-85: 2.75% 10 Yr 0-80: 7.00% 81-85: 5.00%	NY
		7 Yr	10 Yr	7 Yr	10 Yr								
	MSCI EAFE One-Year P-t-P with Cap	2.75%	3.00%	3.50%	3.75%								
	MSCI EAFE One-Year P-t-P Bailout Rate	2.00%	2.00%	2.00%	2.00%								
	Russell 2000 One-Year P-t-P with Cap	2.75%	3.00%	3.50%	3.75%								
	S&P 500 One-Year P-t-P with Performance Trigger	2.00%	2.25%	2.75%	3.00%								
	S&P 500 One-Year P-t-P with Monthly Cap	1.10%	1.20%	1.35%	1.45%								
	PIMCO Balance Index One-Year P-t-P with Participation Rate	70%	75%	85%	90%								
	BlackRock Diversa Volatility Control Two Year P-t-P with Spread	4.00%	3.50%	2.00%	1.50%								
	Franklin US Index Two Year P-t-P with Spread	4.00%	3.50%	2.00%	1.50%								
	Fixed Rate	1.50%	1.60%	1.90%	2.00%								
Income 150 + SE 		Ultra High Band \$100k+	High Band \$24,999-\$99,999	Low Band \$10,000-\$24,999		1.00% to 87.5% of Premium	Minimum \$10,000 Maximum \$1,000,000	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> 10% of beginning of year contract value Any Required Minimum Distribution (RMD) imposed by the IRS on this contract <p>Withdrawals taken prior to beginning income benefits and those greater than the GLWB amount will reduce the Withdrawal Base and Lifetime Annual Payment amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Withdrawal Base by more than the amount withdrawn.</p> <p>Designed with a Guaranteed Lifetime Withdrawal Benefit (GLWB) which provides income through guaranteed Lifetime Annual Payments (LAP) that clients cannot outlive (assuming no excess withdrawals).</p>	10 Years (10,9,8,7,6,5,4,3,2,1)	55-80	N	55-75: 7.00% 76-85: 5.00%	NY
	MSCI EAFE One-Year P-t-P with Cap	2.50%	2.25%	2.25%									
	MSCI EAFE One-Year P-t-P Bailout Rate	2.00%	2.00%	2.00%									
	S&P 500 One-Year P-t-P with Cap	2.50%	2.25%	2.25%									
	S&P 500 One-Year P-t-P with Monthly Cap	1.10%	1.05%	1.05%									
	PIMCO Balance Index One-Year P-t-P with Participation Rate	65%	55%	55%									
	BlackRock Diversa Volatility Control Two Year P-t-P w/Spread	4.00%	6.00%	6.00%									
	Franklin US Index Two Year P-t-P with Spread	4.00%	6.00%	6.00%									
	Fixed Rate	1.50%	1.25%	1.25%									

AMERICAN NATIONAL INSURANCE COMPANY (ANL)

Rates Effective as of 10-1-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available			
American National Strategy Plus - 10 (1.00% Premium Bonus)		10-Year	7-Year	1.00% to 87.5% of Premium NAIC States 1.75%	NQ & Q \$10,000	Free 10% withdrawal after year 1. Confinement waiver: Surrender charges may be waived when the contract owner is confined to a licensed hospital, licensed convalescent care facility, skilled nursing facility, custodial care facility, or licensed hospice facility for 60 or more days. This special waiver of surrender charge is available to you beginning 90 days after issue. Disability waiver: Prior to age 65, surrender charges may be waived when the contract owner is physically disabled, or diagnosed with a disabling terminal illness. This special waiver of surrender charge is available to you after issue. Terminal Illness Waiver: Surrender charges may be waived when the contract owner is diagnosed with an injury or illness expected to result in death within 12 months. This special waiver of surrender charges is available to you after issue. Death Benefit: At the death of the owner, the greater of the Annuity Value or the Surrender Value will be paid.	10 Years (9,9,8,7,6,5,4,3,2,1)	0-80 Q&NQ	Y (No MVA in AK,FL,MO,WA)	7.00% Ages 0-75 5.50% Ages 76-80	NY			
American National Strategy Plus - 7 (1.00% Premium Bonus)														
	1-Yr Specified Rate	2.40%	2.15%											
	1-Yr Point-to-Point Method:													
	100% Participation Cap	2.65%	2.40%											
	50% Participation Cap	2.80%	2.55%											
	Lifetime Income Rider Fixed Rate	7.20%	7.20%											
	Rider Premium Charge	0.90%	0.90%											
	Lifetime Income Rider (Indexed Credit + Fixed Rate)													
	Fixed Rate + Indexed Credit	4.20% + Indexed Credit												
Accumulation Period	10 Yr	10 Yr												
Rider Premium Charge	0.60%	0.60%												
Declared Rate	1.35%	1.20%												
1-Yr Monthly Sum: Cap	1.10%	1.00%												
							7 Years (7,6,5,4,3,2,1)		Y (No MVA in FL,WA)	5.00% Ages 0-75 4.00% Ages 76-80	NY			


GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 10-1-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available			
American Legend III Annuity <div>GREAT</div>	Declared rate - 1.75%	1.10% on 100% of Premium	NQ & Q \$10,000 Additional Deposits \$2,000 Q & NQ	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. **See below! Extended care waiver rider: After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, early withdrawal charges will be waived on withdrawals up to a full surrender. There is no additional charge for this rider. Terminal illness waiver rider: After the first contract year, if you are diagnosed by a physician as having a terminal illness (prognosis of survival is 12 months or less, or a longer period as required by state law), you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. There is no additional charge for this rider.	7 Years <ages 58-85> (9,8,7,6,5,4,3)	18-85-Q 0-85-NQ	N		NY			
	S&P 500 Risk Control Annual Point to Point with Participation Rate - 45%											
	S&P 500 1 Year Annual Point to Point with Cap - 3.50%											
	S&P Monthly Sum with Cap - 1.50%											
	iShares U.S. Real Estate Annual Point-to-Point with Cap - 4.05%											
	GLD Annual Point-to-Point with Cap - 4.50%											
	S&P U.S. Retiree Spending Annual Point-to-Point with Par. Rate - 50%											
American Safe Return Annuity	Declared Rate: 1.45%	1.10% on 100% of Premium	NQ & Q \$25,000	During the 1st contract yr, you may withdraw up to 10% of the Purchase Payment. After the first contract year, you may withdraw annually up to 10% of annuity's Account Value (based on prior Contract Anniversary), without incurring early withdrawal changes. (\$500 min; Account Value must exceed \$5,000) Full Account Value at Death. L-T-C rider & Terminal illness rider. Annuityization for account value -used for income payout periods of 10 years of life at any time during 10-yr period. ESP program - Fixed dollar, life distributions, RMDs, 72(t) and 72(l) and 72 (q) available. Return of Premium guarantee is available at no charge. **See below!	10 Years (10,9,8,7,6,5,4,3,2,1)	18-85-Q 0-85-NQ	N		NY			
	S&P 500 Risk Control Annual Point-to-Point with Par. Rate 35% 20% Bailout Rate											
	iShares U.S. Real Estate Annual Point-to-Point with Cap 3.50% 3.00% Bailout Cap											
American Landmark 5	Declared Rate: >\$100,000: 2.10%, <\$100,000: 2.00%	1.10% on 87.5% of Premium	Minimum \$10,000 Maximum \$1,000,000	During the 1st contract yr, 10% of purchase payments may be withdrawn without an early withdrawal charge. After 1st contract ann, 10% of acct value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge. A market value adjustment will apply to withdrawals or surrenders during the five-year term.	5 Years (9,8,7,6,5)	18-89-Q 0-89-NQ	Y (No MVA Available in AK, CA, PA, UT and VA)		NY			
	S&P 500 Risk Control Annual Point to Point with Participation Rate >\$100,000: 50%, <\$100,000: 45%											
	S&P U.S. Retiree Spending Annual Point to Point with Participation Rate >\$100,000: 55%, <\$100,000: 50%											
	S&P 500 Annual Point to Point with Cap >\$100,000: 4.05%, <\$100,000: 3.80%											

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 10-1-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Custom-10 	Declared Rate: >\$150,000: 1.45%, <\$150,000: 1.45% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 45%, <\$150,000: 40% S&P 500 Annual Point-to-Point with Cap >\$150,000: 3.50%, <\$150,000: 3.00% GLD Annual Point-to-Point with Cap >\$150,000: 5.25%, <\$150,000: 5.00% NO MVA: Available in AK, CA, IN, MN, MO, OH, PA, TX, UT, VA Declared Rate: >\$150,000: 1.40%, <\$150,000: 1.40% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 40%, <\$150,000: 30% S&P 500 Annual Point-to-Point with Cap >\$150,000: 3.30%, <\$150,000: 2.90% GLD Annual Point-to-Point with Cap >\$150,000: 5.00%, <\$150,000: 4.75%	1.10% on 90% of Premium	NQ & Q \$25,000 Max: 1 million issue ages 0-75 \$750,000 issue ages 76-80 \$500,000 issue ages 81+	Tax qualifications: NQ and Inherited NQ. Q: 403(b) TSA (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), and 457(b). Waiver riders: Extended Care - 100% account value when criteria met. Terminal Illness - 100% account value when criteria met. Optional riders: Only one rider may be selected and must be added at issue. Cumulative-Free-Withdrawal Option - up to 25% (20% carryover plus 5% annual free withdrawal) Simple Income Option - 10% rollover for 10 years. Stacked Income Option - 5% rollover for 10 years plus 100% of interest credited to the AV for the life of the contract. Free withdrawal allowance: During first contract year, 5% of purchase payment. After first contract anniversary, 5% of the sum of the account value as of the most recent contract anniversary. Annuitization for account value: greater of account value or GMSV used for all annuitizations. A fixed period of less than 10 years is available only as a death benefit settlement option. Loans: Available 403(b), governmental 457(b) Minimum loan: \$1,000. Death Benefit: Greater of the account value or GMSV. Cumulative Free Withdrawal Option: This rider allows clients to carry over any unused portion of their contracts annual free withdrawal percentage, up to a maximum of 25%. (20% maximum carryover plus the contract's 5% annual free withdrawal) Rider issue ages: 18-85 Q; 0-85 NQ. This is an optional rider that must be added at issue and is available for a charge that is currently 0.25% of the AV. The charge is guaranteed not to change after issue and will be taken as withdrawals from the account value at the end of each contract year during the 10-year early withdrawal charge period. Not available in all states. Simple Income Option: Call us for details! Stacked Income Option: Call us for details! Extended Care Waiver: Call for details! Terminal Illness waiver: Call for details! Minimum Withdrawals: \$500; Minimum account value following withdrawal: \$5,000.	10 Years (9.5,8.75,7.75, 6.75,5.75,4.75, 3.75,3,2,1)	18-85-Q 0-85-NQ 18-75 Inherited IRA 0-75 Inherited NQ	Y	6.00% 0-75 NQ 6.00% 18-75 Q 3.75% 76-80 Q&NQ 3.75% 81-85 Q&NQ	NY

*Only one rider may be selected and selected rider must be added at time of contract issue.

	Simple Income Option SM R6047014NW	Stacked Income Option SM R6046914NW	Cumulative Free-Withdrawal Option R6046814NW
Issue age	40-85	40-85	18-85 Q; 0-85 NQ
Income base growth	Rollup credits	Rollup credits + 100% of account value interest	N/A
Rollup credit	9%	5%	N/A
Maximum rollup period	10 years	10 years	N/A
Current Rider charge	0.95% of income base, deducted from account value. Subject to change upon reset.	1.25% of income base, deducted from account value. Subject to change at our discretion.	0.25% of account value, deducted from account value. Guaranteed not to change after issue. Charges end after 10 years. Client cannot cancel rider.
Resets	Starting first contract anniversary	N/A - Income base will never be less than the account value.	N/A
Increasing income percentages	0.09% each year clients wait to start income payments	Same as Simple Income Option	N/A
Enhanced income percentage	Available during first five contract years	N/A	N/A
Income payments	Available immediately (age 55+)	Available five years after rider effective date (age 55+)	N/A
Refund of rider charges available upon death	Yes, if income payments haven't started	Same as Simple Income Option	N/A
Maximum penalty-free withdrawal	N/A	N/A	25% (20% maximum carryover, plus 5% annual free withdrawal)

SPECIAL BROADCAST MESSAGE

The American Landmark 5 fixed-indexed annuity from Great American Life Insurance Company®, offers your clients:

- Five-year declining early withdrawal charges
- Additional purchase payments accepted during first two contract months
- Competitive earning potential with participation rates up to 70%
- S&P 500 indexed strategy offers caps up to 5.25%
- During first contract year, penalty-free withdrawal of 10% of purchase payment
- 10% penalty-free withdrawals of account value after year one
- Extended Care Waiver Rider and Terminal Illness Waiver Rider are available
- Opportunity to receive lifetime income

Check out
Great American's Income
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5 has the rates and
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GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 10-1-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
American Legend - 7	Declared Rate: >\$100,000: 2.15%, <\$100,000: 2.05% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$100,000: 55%, <\$100,000: 50% S&P 500 Annual Point-to-Point with Cap >\$100,000: 4.15%, <\$100,000: 3.90% GLD Annual Point-to-Point with Cap >\$100,000: 5.50%, <\$100,000: 5.25%	1.10% on 87.5% of Premium	NQ & Q \$10,000 Max: 1 million issue ages 0-75	During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment. A market value adjustment will apply to withdrawals or surrenders during the seven-year term. The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value.	7 Years (9,8,7, 6,5,4,3)	NQ 0-85 Inherited NQ 0-75 Inherited IRA 0-75 Qualified 0-85	Y	4.75% 0-75 NQ 4.75% 18-75 Q 2.75% 76-80 Q&NQ 2.75% 81-85 Q&NQ	IA, NY, PA, WY
	NO MVA: Available in AK, CA, UT and VA Declared Rate: >\$100,000: 1.95%, <\$100,000: 1.85% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$100,000: 50%, <\$100,000: 45% S&P 500 Annual Point-to-Point with Cap >\$100,000: 3.80%, <\$100,000: 3.70% GLD Annual Point-to-Point with Cap >\$100,000: 5.00%, <\$100,000: 4.75%		\$750,000 issue ages 76-80 \$500,000 Issue ages 81+						
Premier Bonus 5.75% Bonus!	Declared Rate: >\$150,000: 1.45%, <\$150,000: 1.45% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 25%, <\$150,000: 25% S&P U.S. Retiree Spending Annual Point-to-Point with Participation >\$150,000: 30%, <\$150,000: 25% S&P 500 Annual Point-to-Point with Cap >\$150,000: 2.50%, <\$150,000: 2.25%	1.10% on 87.5% of Premium	NQ & Q \$10,000 Sub: \$2,000 Max: 1 million issue ages 0-75	5.75% purchase payment bonus; added to account value immediately but not fully vested until the seventh contract anniversary. During the first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge. A market value adjustment will apply to withdrawals or surrenders during the sevenyear term. The surrender value equals the greater of the account value less any early withdrawal charges and any non-vested bonus amount, plus or minus applicable MVAs, or the guaranteed minimum surrender value.	7 Years (6,5,4,3,3,3,3)	NQ 0-85 Inherited NQ 0-75 Inherited IRA 0-75 Qualified 0-85	Y	4.00% 0-75 NQ 4.00% 18-75 Q 2.25% 76-80 Q&NQ 2.25% 81-85 Q&NQ	DE, IA, MN, NY, OR, PA, VT, VA, WA
	NO MVA: Available in AK, CA, and UT Declared Rate: >\$150,000: 1.40%, <\$150,000: 1.40% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 25%, <\$150,000: 20% S&P U.S. Retiree Spending Annual Point-to-Point with Participation >\$150,000: 25%, <\$150,000: 20% GLD Annual Point-to-Point with Cap >\$150,000: 1.70%, <\$150,000: 1.60%		\$750,000 issue ages 76-80 \$500,000 Issue ages 81+						
Premier Income Bonus 	Declared Rate: >\$150,000: 1.80%, <\$150,000: 1.70% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 30%, <\$150,000: 25% S&P U.S. Retiree Spending Annual Point-to-Point with Participation Rate >\$150,000: 30%, <\$150,000: 25% S&P 500 Annual Point-to-Point with Cap >\$150,000: 2.10%, <\$150,000: 2.00%	1.10% on 87.5% of Premium	NQ & Q \$10,000 Sub.: \$2,000 Max: 1 million issue ages 0-75	Built-in income rider offers 8% rider bonus, 8% rollup credits and 10-year rollup period. During this first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge or market value adjustment. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge or market value adjustment. A market value adjustment will apply to withdrawals or surrenders during the seven-year term. The surrender value equals the greater of the account value less any early withdrawal charges or the guaranteed minimum surrender value. Waivers: Terminal Illness Waiver Extended Care Waiver	7 Years (6,5,4,3,3,3,3)	NQ & Q 40-85	Y	6.00% 0-75 NQ 6.00% 18-75 Q 4.25% 76-80 Q&NQ 4.25% 81-85 Q&NQ	DE, IA, MN, NY, OR, VT, VA, WA
	NO MVA: Available in AK, CA, and UT Declared Rate: >\$150,000: 1.65%, <\$150,000: 1.55% S&P 500 Risk Control Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 30% S&P U.S. Retiree Spending Annual Point-to-Point with Participation Rate >\$150,000: 35%, <\$150,000: 30% GLD Annual Point-to-Point with Cap >\$150,000: 2.65%, <\$150,000: 2.40%		\$750,000 issue ages 76-80 \$500,000 Issue ages 81+						

GREAT AMERICAN LIFE INSURANCE COMPANY (GAA)

Rates Effective as of 10-1-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																																	
<div>American Landmark 3</div> <div><div>NEW</div></div>	Declared Rate: >\$150,000: 1.85%, <\$150,000: 1.70%	1.10% on 87.5% of purchase payments	Min: \$50,000 Subsequent \$2,000 Max: \$1 mil. ages 0-85 \$500,000 ages 86+	Early Withdrawal Charges: Three-year declining early withdrawal charges starting at 9%. Penalty-free withdrawals: -During first contract year, 10% of purchase payments -After first contract anniversary, 10% of the account value as of the most recent contract anniversary MVA: A market value adjustment will apply to withdrawals or surrenders during the three-year term. An MVA does not apply in all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.	3 Years (9,8,7)	0-90 (Q) 0-90 (NQ) 0-75 (inherited IRA) 0-75 (inherited NQ) TX (0-85)	Y	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="2">Commission</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>NT</td><td>25 Trail</td></tr><tr><td rowspan="3">1</td><td>0-75</td><td>0-75</td><td>2.50%</td><td>2.00%</td></tr><tr><td>76-85</td><td>76-85</td><td>2.00%</td><td>1.50%</td></tr><tr><td>86-90</td><td>86-90</td><td>1.50%</td><td>1.00%</td></tr><tr><td colspan="5">Trail</td></tr><tr><td>2+</td><td>0-90</td><td>0-90</td><td>n/a</td><td>0.25%</td></tr></table>		Issue Ages		Commission		Yr	Qual	Non-Qual	NT	25 Trail	1	0-75	0-75	2.50%	2.00%	76-85	76-85	2.00%	1.50%	86-90	86-90	1.50%	1.00%	Trail					2+	0-90	0-90	n/a	0.25%	IL, NV, NJ, OR, WA
									Issue Ages		Commission																															
	Yr								Qual	Non-Qual	NT	25 Trail																														
	1								0-75	0-75	2.50%	2.00%																														
									76-85	76-85	2.00%	1.50%																														
86-90		86-90	1.50%	1.00%																																						
Trail																																										
2+	0-90	0-90	n/a	0.25%																																						
S&P 500 Annual Point-to-Point >\$150,000: 3.60%, <\$150,000: 3.25%																																										
iShares U.S. Real Estate Annual P-t-P With Cap >\$150,000: 4.50%, <\$150,000: 4.25%																																										
iShares MSCI EAFE Annual P-t-P With Cap >\$150,000: 4.25%, <\$150,000: 4.00%																																										


GUGGENHEIM LIFE & ANNUITY COMPANY (GLA)

Rates Effective as of 10-1-2019

INDEXED	Current Interest			Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges			Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Highlander FIA <													


LINCOLN FINANCIAL GROUP (LFA)

Rates Effective as of 9-16-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Lincoln OptiBlend - 5 	Declared Rate: >\$100,000: 2.15%, <\$100,000: 1.70% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 2.00%, <\$100,000: 2.30% 1-Yr Fidelity AIM Dividend Participation >\$100,000: 100.00%, <\$100,000: 90.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 5.00%, <\$100,000: 4.05% 1-Yr S&P 500 Participation >\$100,000: 40.00%, <\$100,000: 32.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	5 Years	NQ-Q 0-85	Y	3.00% 0-74 2.20% ages 75-79 1.20% ages 80-84 0.50% age 85	NY
Lincoln OptiBlend - 7	Declared Rate: >\$100,000: 1.60%, <\$100,000: 1.45% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 2.95%, <\$100,000: 3.50% 1-Yr Fidelity AIM Dividend Participation >\$100,000: 85.00%, <\$100,000: 80.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 4.00%, <\$100,000: 2.85% 1-Yr S&P 500 Participation >\$100,000: 35.00%, <\$100,000: 30.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	7 Years	NQ-Q 0-85	Y	4.50% 0-74 3.00% ages 75-79 1.75% ages 80-84 0.75% age 85	NY
Lincoln OptiBlend - 10	Declared Rate >100,000: 1.50%, <\$100,000: 1.40% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 2.25%, <\$100,000: 2.80% 1-Yr Fidelity Dividend Participation >\$100,000: 100.00%, <\$100,000: 80.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 4.50%, <\$100,000: 3.65% 1-Yr S&P 500 Participation >\$100,000: 36.00%, <\$100,000: 30.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	7.00% 0-74 4.00% ages 75-79 1.75% age 80	NY
Lincoln OptiBlend Plus 6.00% Premium Bonus (for deposits received in years 1-4)	Declared Rate >100,000: 1.00%, <\$100,000: 1.00% 1-Yr S&P 500 Daily Risk Control Spread >\$100,000: 4.65%, <\$100,000: 5.10% 1-Yr Fidelity Dividend Participation >\$100,000: 40.00%, <\$100,000: 40.00% 1-Yr P-t-P Indexed with Cap Account >\$100,000: 2.45%, <\$100,000: 1.65% 1-Yr S&P 500 Participation >\$100,000: 13.00%, <\$100,000: 11.00%	1.00%	NQ & Q \$10,000 Max: 2 million	Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charges. If you access more than the 10% annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at time of surrender. The MVA does not apply to withdrawals after the surrender charge period, the 10% annual free withdrawal, the death benefit, annuitized contracts, or contracts issued in selected states.	10 Years	NQ-Q 0-80	Y	6.00% 0-75	NY

NASSAU RE COMPANY (PLA)

Rates Effective as of 10-1-2019

FIXED INDEX ANNUITIES	Blended Product				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Commission	States Not Available								
<div>Phoenix Personal Income Annuity</div> <div></div>	10 Year Surrender Charge	Cap	Par.	Spread	\$15,000 Q&NQ Max: \$1,000,000	87.5% of premiums less withdrawals @ 1.00%	<ul style="list-style-type: none">Penalty-free withdrawals up to 10% of contract value each yearWithdrawals for RMD associated with this contract will not incur withdrawal fees or MVAAny withdrawals may be subject to federal and state income taxIf taken prior to age 59 1/2, withdrawals may also be subject to a 10% federal penaltyWithdrawals taken in excess of free withdrawal amount during the surrender charge period will be subject to surrender charges and a market value adjustmentFor contracts that include an optional GMWB rider, withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the benefit base and therefore reduce future guaranteed withdrawal amountsWithdrawals taken during the segment duration will not be included when calculating the index credit for that segment	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	0-75: 7.25% 76-80: 5.00% (AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WI, WV, WY)	ME, NY								
	Monthly S&P 500®	1.30%	N/A	N/A				MVA										
	1-Yr S&P 500 - Cap	2.75%	N/A	N/A				Y										
	1-Yr S&P 500 - Par/Spread	N/A	25%	2.00%														
	1-Yr CSTMAI	N/A	N/A	4.25%				Issue Ages										
	2-Yr S&P 500 - Cap	5.50%	N/A	N/A														
	2-Yr S&P 500 - Par	N/A	30%	N/A				0-80 Q&NQ										
	2-Yr S&P 500 - Par/Spread	N/A	38%	4.00%														
	2-Yr CSTMAI	N/A	N/A	4.00%				*Paper Apps*										
	3-Yr S&P 500 - Par/Spread	N/A	54%	9.00%														
	Fixed Account	1.50%																
	For use in: AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, NE, NM, ND, RI, SC, SD, TN, VT, WI, WV, WY *Call for other states!*																	

<div>Phoenix Personal Protection Choice</div> <div><div>NEW</div></div>	10 Year Surrender Charge	Cap	Par.	Spread	Cap	Par.	Spread	Cap	Par.	Spread	Minimum Premium	Surrender Charges	Commission	States Not Available
	Monthly S&P 500®	2.05%	N/A	N/A	1.90%	N/A	N/A	1.90%	N/A	N/A	\$15,000 Q&NQ Max \$1,000,000	10 Years (12,12,12,11,10,9 8,7,6,4) (Most States)	0-75: 7.25% 76-80: 5.00% (AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WI, WV, WY)	ME, NY
	1-Yr S&P 500 - Cap	5.25%	N/A	N/A	4.75%	N/A	N/A	4.75%	N/A	N/A		MVA		
	1-Yr S&P 500 - Par/Spread	N/A	46%	2.00%	N/A	41%	2.00%	N/A	41%	2.00%		Y		
	1-Yr CSTMAI	N/A	N/A	0.50%	N/A	N/A	1.00%	N/A	N/A	1.00%				
	2-Yr S&P 500 - Cap	11.25%	N/A	N/A	10.25%	N/A	N/A	10.25%	N/A	N/A				
	2-Yr S&P 500 - Par	N/A	54%	N/A	N/A	49%	N/A	N/A	49%	N/A				
	2-Yr S&P 500 - Par/Spread	N/A	69%	4.00%	N/A	63%	4.00%	N/A	63%	4.00%				
	2-Yr CSTMAI	N/A	N/A	0.00%	N/A	N/A	0.00%	N/A	N/A	4.00%		Issue Ages		
	3-Yr S&P 500 - Par/Spread	N/A	100%	9.00%	N/A	91%	9.00%	N/A	91%	9.00%			0-80 Q&NQ	
	Fixed Account	2.75%			Fixed Account - 2.50%			Fixed Account - 2.50%				Minimum Surrender Value		
	AL, AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, NE, NM, ND, RI, SC, SD, TN, VT, WI, WV, WY				CT, DE, FL, IA, IN, KY, MD, MS, MT, NV, NH, OH, OK, PA, TX, UT			AK, MN, MO, NC, NJ, OR, VA, WA						
Withdrawal Provisions/Contract Features														
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NASSAU RE COMPANY (PLA)

Rates Effective as of 10-1-2019

FIXED INDEX ANNUITIES	Blended Product				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Commission	States Not Available
<div>Nassau Growth Annuity 7</div> <div>NEW</div>	7 Year Surrender Charge	Cap	Par.	Annual Strategy Fee	87.5% of premiums less withdrawals @ 1.00%	\$15,000 Q&NQ Max: \$1,000,000	10% Free Withdrawals with 7 Year Surrender Period	7 Years (9,8,7,6,5,4,3)	Paper App 0-75: 5.50% 76-80: 3.00% eApp 0-75: 5.60% 76-80: 3.10%	CA, DE, GA, HI, IN, LA, ME, MD, MA, MN, NE, NJ, NY, RI
	1-Yr S&P 500 - Cap	4.00%	N/A	N/A			<ul style="list-style-type: none">• Withdrawals up to the contract's free withdrawal amount are free of fees and charges• Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees• Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base• Any withdrawals may be subject to federal and state income tax• Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees• Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits <p>• MARKET VALUE ADJUSTMENT (MVA)</p> <ul style="list-style-type: none">• Applies during the surrender charge period• Adjustment may be positive or negative depending on the change in the interest rates since contract issue• The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment• Applies when surrender charges are waived under the nursing home and terminal illness waiver• MVA is waived on withdrawals under the contract's free withdrawal amount, on death-benefit and on annuitization	MVA		
	1-Yr S&P 500 - Par.	N/A	35%	N/A				Y		
	1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	51%	1.00%				Issue Ages		
	2-Yr S&P 500 - Par	N/A	48%	N/A				0-80 Q&NQ		
	2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	70%	1.00%						
	2-Yr Sunrise Smart Pas-sage SG - Par.	N/A	85%	N/A						
	Fixed Account	2.20%								
	For use in: AK, AL, AZ, AR, CO, CT, DC, FL, IA ID, IL, KS, KY, MI, MO, MS, MT, NC, ND, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY									

<div>Nassau Growth Annuity 10</div> <div>NEW</div>	10 Year Surrender Charge	Cap	Par.	Annual Strategy Fee	Cap	Par.	Annual Strategy Fee	Minimum Premium	Surrender Charges	Commission	States Not Available
	1-Yr S&P 500 - Cap	5.25%	N/A	N/A	5.00%	N/A	N/A				
	1-Yr S&P 500 - Par.	N/A	46%	N/A	N/A	42%	N/A				
	1-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	61%	1.00%	N/A	58%	1.00%	\$15,000 Q&NQ Max \$1,000,000	AK, CT, FL, KY, MO, MT, NC, OH, OR, PA, SC, TX, UT, VA, WA, WI 9.6,8.7,7.8,6.8,5.9,4.9,3.9,3.2,1 AL, AR, AZ, CO, DC, ID, IL, IA, KS, MI, MS, NH, NM, ND, NV, OK, SD, TN, VT, WV, WY 12,12,12,11,10,9,8,7,6,4	0-75: 7.25% 76-80: 5.00% (AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, ND, NE, NM, RI, SC, SD, TN, VT, WI, WV, WY) 0-75: 7.00% 76-80: 4.75% (CT, DE, FL, IN, IA, KY, MD, MS, MT, NH, NV, OH, OK, PA, TX, UT) 0-75: 7.00% 76-80: 5.00% (AK, MN, MO, NC, NJ, OR, VA, WA) *Paper Apps* 0.10% Commission increase with eApp.	CA, DE, GA, HI, IN, LA, ME, MD, MA, MN, NE, NJ, NY, RI
	2-Yr S&P 500 - Par	N/A	61%	N/A	N/A	57%	N/A				
	2-Yr S&P 500 - Amplified Par. Rate with Strategy Fee	N/A	83%	1.00%	N/A	79%	1.00%				
	2-Yr Sunrise Smart Pas-sage SG - Par.	N/A	110%	N/A	N/A	100%	N/A				
	2-Yr Sunrise Smart Pas-sage SG - Amplified Par. Rate with Strategy Fee	N/A	150%	1.00%	N/A	140%	1.00%				
	Fixed Account	2.80%			2.60%			Minimum Surrender Value	Y	Issue Ages	
	AL, AZ, AR, CO, DC, IA, ID, IL, KS, MI, MS, ND, NH, NM, NV, OK, SD, TN, VT, WV, WY				AK, CT, FL, KY, MO, MT, NC, OH, OR, PA, SC, TX, UT, VA, WA, WI						
							87.5% of premiums less withdrawals @ 1.00%	0-80 Q&NQ			

Withdrawal Provisions/Contract Features

- 5% Free Withdrawals with 10 Year Surrender Period
 - Withdrawals up to the contract's free withdrawal amount are free of fees and charges
 - Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees
 - Withdrawals prior to Amplified Income Plus rider exercise (if elected) reduce the benefit base, but do not stop roll-ups on the reduced benefit base
 - Any withdrawals may be subject to federal and state income tax
 - Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees
 - Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits
- MARKET VALUE ADJUSTMENT (MVA)**
- Applies during the surrender charge period
 - Adjustment may be positive or negative depending on the change in the interest rates since contract issue
 - The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment
 - Applies when surrender charges are waived under the nursing home and terminal illness waiver
 - MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization

(For Agent Use Only)
Not intended for soliciting annuity sales from the public. Rates and Commissions subject to change. Check for current state approvals.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-24-2019


FIXED INDEX ANNUITIES¹	Index Cap Rate Product						Minimum Surrender Value	Minimum Premium
North American Charter Plussm 10 year option Premium Bonus 4.00% = \$20,000 - \$74,000 Premium 6.00% = \$75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus 8.00% = \$20,000 - \$74,000 Premium 10.00% = \$75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years			10 Year		14 Year		87.5% of premiums less with-drawals @ 1.00%	\$20,000 Q & NQ
			\$75k+ Initial Premium	\$20k-\$74,999 Initial Premium	\$75k+ Initial Premium	\$20k-\$74,999 Initial Premium		
	S&P 500®	DA Index Margin (No Cap)	6.95%	6.95%	6.05%	6.05%		
		MPP Index Cap Rate	1.00%	1.00%	1.25%	1.25%		
		APP Index Cap Rate	2.25%	2.25%	2.50%	2.50%		
		APP Participation Rate (No Cap)	20%	20%	22%	22%		
	S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	7.00%	7.00%	6.00%	6.00%		
	S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	8.00%	8.00%	7.25%	7.25%		
	NASDAQ-100®	MPP Index Cap Rate	0.65%	0.65%	0.95%	0.95%		
	Fixed Account Rate		0.90%	0.90%	1.10%	1.10%		
	Premium Bonus		7.00%	5.00%	10.00%	8.00%		
	Fixed Account 1st-Year Yield (Fixed Rate + Premium Bonus)		7.96%	5.94%	11.21%	9.18%		

North American Charter Plus State Variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA		
		10-YEAR
S&P 500®	DA Index Margin (No Cap)	7.25%
	MPP Index Cap Rate	1.00%
	APP Index Cap Rate	2.25%
	APP Participation Rate (No Cap)	20%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	7.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	8.50%
NASDAQ-100®	MPP Index Cap Rate	0.55%
Fixed Account Rate		0.80%
Premium Bands		\$75,000+ Initial Premium \$20,000-\$74,999 Initial Premium
Premium Bonus		7.00% 5.00%
Fixed Account 1st-Year Yield (Fixed Rate + Premium Bonus)		7.85% 5.84%

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-24-2019

FIXED INDEX ANNUITIES ¹	Withdrawal Provisions/Contract Features	Surrender Charges ⁶	Issue Ages	MVA ²	Commission	States Not Available
North American Charter Plussm 10 year option Premium Bonus 4.00% = \$20,000 - \$74,000 Premium 6.00% = \$75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years 14 year option Premium Bonus 8.00% = \$20,000 - \$74,000 Premium 10.00% = \$75,000+ Premium *Premium Bonus Paid on all new premium in first 7 contract years	Clients may transfer between Fixed & Index account options or crediting methods within Index account annually. You have 30 days each contract anniversary to reallocate. Transfers not allowed until 1st contract yr. The ability to transfer annually for the 30 days is also by current company practice. Annuity Benefit: By current Company practice, proceeds may be converted to an annuity payment option after yr 1. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected. Full acct value at death. 10% of Accum Value each year after yr. 1 The penalty-free withdrawal will increase by 10% of the Accumulation Value. Death benefit accum value goes to beneficiary upon death. Receive lump sum or a series of payments. Premium Bonus recapture provision.	10 Years (10,10,9,9,8,8,7,6,4,2) 14 Years (12,12,11,11,10,9,8,7,6,5,4,3,2,1)	10 Years 0-79 Q & NQ 14 Years 0-75 Q & NQ (IN - Issue age 0-74) (CA - Issue age 0-52) (NH - Issue age 0-74)	Yes	10-Year 6.75% year 1 3.38% yrs 2&3 1.69% yrs 4&5 14-Year 6.75% year 1 3.38% yrs 2&3 1.69% yrs 4&5	10 Year NY 14 Year AK, CT, DE, HI, MA, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA

FIXED INDEX ANNUITIES¹	Index Cap Rate Only				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges⁶	Commission
North American VersaChoice 			10 Year		87.5% of premiums less withdrawals @ 1.00%	Modified Single Premium	10% free withdrawals after the issue date of the beginning of year accumulation value each year Add the Enhanced Liquidity Benefit Rider for 0.50% annually and get these features: • Enhanced penalty-free withdrawals: Beginning in the second year, up to 20% free • Return of premium: Any time after the second contract year, the client may terminate the contract and receive no less than the contract's net premium paid. • ADL-based surrender charge waiver: If client is unable to complete two of the six activities of daily living (ADLs) after the issue date and otherwise qualifies, it's possible to get up to 100% of accumulation value immediately with no surrender charges. • ADL-based payout benefit: After the second contract anniversary, if a client is unable to complete two of the six ADLs and otherwise qualifies, they may choose to draw an income over five years that is based on an enhanced accumulation value amount (percentage varies by contract year)	10 Years (10,10,9,9,8,8,7,6,4,2)	1st year 6.75%
			\$75k+ Initial Premium	\$20k - 74,999k+ Initial Premium				MVA²	
	S&P 500®	MPtP Index Cap Rate	1.40%	1.20%				N	
		APtP Index Cap Rate	4.25%	3.25%				Issue Ages	
		APtP Participation Rate (No Cap)	28%	23%					
	S&P MARC 5% ER	Two Year PtP with Participation Rate	40%	28%				States Not Available	
		Two Year PtP with Participation Rate	100%	60%					
		Annual PtP with Participation Rate	70%	50%				0-79	
	S&P 500 LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	4.20%	5.00%					NY
	Fixed Account		1.60%	1.40%					

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE® Rates Effective as of 9-24-2019

FIXED INDEX ANNUITIES¹	Index Cap Rate Only				Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges⁵	Commission
North American Performance Choicesm 12 Plus (2.00% Premium Bonus on all deposits for 5 years.) (North Dakota: 2.00% Premium Bonus on all deposits for 5 years)		APP	MPP	IPT	87.5% of premiums less withdrawals @ 1.00%	\$20,000 NQ-Q	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay® Plus Premium Bonus Recapture (12 Plus Only) 12 Years 100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10%	12 Years (10,10,10,10,10,9,8,7,6,5,4,2)	Year 1 - 6.75% ages 0-75
	S&P 500®	3.25%	1.40%	3.95%				MVA²	With additional premium
	S&P MARC 5% ER	2.75%	N/A	N/A					
	DJIA SM	2.40%	N/A	N/A				Y	Yrs 2&3 - 3.38% 1.69% Years 4-5
	S&P MARC 5% ER w/Par. Rate	55%	N/A	N/A					
	Russell 2000®	2.25%	N/A	N/A				Issue Ages	States Not Available
	NASDAQ-100®	2.30%	1.20%	N/A					
	EURO STOXX	3.10%	N/A	N/A				0-75 Q&NQ 0-55 TX 0-52 CA 0-48 SC	AK, CT, DE, IL, MN, MO, MT, NY, NV, OH, OK, OR, PA, UT, VA, WA
	Hang Seng	2.65%	N/A	N/A					
	Fixed Account	1.55%							
Premium Bonus	3.00%								
First Year Yield⁹	4.95%								
North American Performance Choicesm 8 Plus (2.00% Premium Bonus on all deposits for 5 years.) Utah Rates - call for details!!		APP	MPP	IPT	87.5% of premiums less withdrawals @ 1.00%	\$20,000 NQ-Q	Penalty Free Withdrawals - After the 1st contract yr, withdrawal once per year not to exceed 10% of the Accumulation Value is available. Interest Adjustment - Applied only during the Interest Adjustment period to surrenders exceeding the applicable penalty-free amount and limited to the Interest credited to the Accumulation Value. Annual Transfer Option: After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary. Surrender Value: Value never less than minimum required by state laws at the time of issue where the contract is delivered. Riders: Nursing Home Confinement Waiver (not available in all states) Optional GLWB Rider available - Income Pay® Plus Premium Bonus Recapture (8 Plus Only) 8 Years 100%, 90%, 80%, 70%, 60%, 50%, 40%,20%	Surrender Charges⁵	Commission
	S&P 500®	3.15%	1.30%	3.70%				8 Years (10,10,10,10,9,8,5,3)	Year 1 - 5.00%
	S&P MARC 5% ER	2.80%	N/A	N/A					
	DJIA SM	2.20%	N/A	N/A				MVA²	With additional Premium
	S&P MARC 5% ER w/Par. Rate	50%	N/A	N/A					
	Russell 2000®	2.05%	N/A	N/A				Y	Yrs 2&3 - 2.50% Yrs 4&5 - 1.25%
	NASDAQ-100®	2.10%	1.10%	N/A					
	EURO STOXX	2.85%	N/A	N/A				Issue Ages	States Not Available
	Hang Seng	2.40%	N/A	N/A					
	Fixed Account	1.45%							
	Premium Bonus	3.00%							
	First Year Yield¹⁰	4.49%							


NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-24-2019

FIXED INDEX ANNUITIES¹	Blended Product						Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges⁶	Commission		
NAC RetireChoiceSM 10 (2.00% on first 5 year premium deposits.) LOW BAND rates shown! (\$20,000 - \$249,999) HIGH BAND (\$250,000+) Call For Details!!!	10 Year Surrender Charge		MA	APP	BTPP	MPP	IPT	\$20,000 Q&NQ (premium bonus recapture)	Additional Liquidity: For a cost, the optional Additional Benefit Rider offers additional liquidity when added to the Contract. 10% penalty-free withdrawals, beginning in the third contract year, increase to 20% if no withdrawals taken in the previous year. (this is the maximim amount) Return of premium is available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost) 5% Additional Payout Benefit is available on Accumulation Value at payout, after the surrender charge period. Additional Premium Bonus: Premium Bonus increases from 2.5% to 5%. Additional Payout Benefit: 5% Accumulation Value at payout after the surrender charge period. Return of Premium: Available in third contract year, less premium bonus, with- drawals and any rider costs (excluding the Additional Benefit Rider cost). The premium bonus recapture also applies to any increased premium bonus due to the Additional Benefit Rider and the cost of the Rider will continue to be deducted even if the part of the additional premium bonus has been recaptured.	10 Years (10,10,9,9,8,8,7,6,4,2)	6.75% Opt A, Ages 0-75	
	S&P 500®		30%	3.00%	4.70%	1.25%	3.05%			3.38% years 2-3		
	DJIA SM		30%	2.00%	N/A	N/A	N/A					
	S&P Midcap 400®		25%	2.00%	N/A	N/A	N/A	MVA²		5.0625% Opt A, Ages 76-79		
	NASDAQ-100®		N/A	2.00%	N/A	1.10%	N/A	Y		1.69% Years 4&5		
	Afternoon (PM) London Gold Market Fixing Price		N/A	2.15%	N/A	N/A	N/A					
	Fixed Account		1.25%									
	Premium Bonus		2.00%					87.5% of premiums less withdrawals @ 1.00%		Issue Ages	States Not Available	
	First Year Yield¹¹		3.27%									
NAC IncomeChoice 10 LOW BAND (\$20,000 - \$249,999) HIGH BAND (\$250,000+) Call For Details!!!	10 Year Surrender Charge		MA	APP	PTP	MPP	IPT	Minimum Premium	Additional Liquidity: For a cost, the optional Additional Benefit Rider offers additional liquidity when added to the Contract. 10% penalty-free withdrawals, beginning in the third contract year, increase to 20% if no withdrawals taken in the previous year. (this is the maximim amount) Return of premium is available in third contract year, less premium bonus, withdrawals and any rider costs (excluding the Additional Benefit Rider cost) 4% Additional Payout Benefit is available on Accumulation Value at payout, after the surrender charge period. Additional Premium Bonus: Premium Bonus increases from 3% to 8%. Additional Payout Benefit: 4% Accumulation Value at payout after the surrender charge period. Return of Premium: Available in third contract year, less premium bonus, with- drawals and any rider costs (excluding the Additional Benefit Rider cost). Additional Benefit Rider Premium Bonus: The premium bonus recapture also applies to any increased premium bonus due to the Additional Benefit Rider and the cost of the Rider will continue to be deducted even if the part of the additional premium bonus has been recaptured.	Surrender Charges⁶	Commission	
	S&P 500®		N/A	3.00%	25%	1.00%	N/A	\$20,000 Q&NQ		10 Years (10,10,10,10,10,9,8,6,4,2)	6.75% Year 1	
	S&P MARC 5% ER		N/A	2.75%	N/A	N/A	N/A			MVA²		3.38% Years 2-3
	S&P 500 Low Volatility Daily Risk Control 5%	APtP w/ Threshold Participa- tion Rates (No Cap)	Index Return Threshold		9.00%		Minimum Surrender Value					
			Base Par Rate		20%							
			Enhanced Par Rate		110%							
	Fixed Account		1.00%					87.5% of premiums less withdrawals @ 1.00%		Issue Ages	States Not Available	
	GLWB Bonus		5.00%									
								87.5% of premiums less withdrawals @ 1.00%		40-79	NY	



NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®

Rates Effective as of 9-24-2019

FIXED INDEX ANNUITIES	Blended Product			Minimum Surrender Value	Minimum Premium	Withdrawal Provisions/ Contract Features	Surrender Charges	Commission	States Not Available
<div>Strategic Design Annuity X</div> <div></div>				87.5% of premiums less withdrawals @ 1.00%	\$50,000 Q&NQ	<ul style="list-style-type: none">After the first contract anniversary, up to 7% of the initial premium each year.Guaranteed lifetime withdrawal benefit (GLWB): GLWB value roll-up of 200 percent of the interest credited expedites potential income growthEnhanced penalty-free withdrawals: Annual penalty-free withdrawal percentage starts at 10 percent after the first contract anniversary but can grow as large as 32 percent.Lifetime income option: Level or increasing options for lifetime payments.Lifetime payment amount multiplier (may not be available in all states): Doubled lifetime payment amount up to five years, eligibility based on inability to perform two of six activities of daily living (ADLs4).Accumulation value step-up: On the ninth and 10th contract anniversaries, if interest credits are less than the total amount of rider charges incurred the accumulation value will increase by the accumulation value step-up amount.	10 Years (10,10,10,10,10,9,8,7,6,4,2)	10 Year 6.75%	NY
	S&P 500®		10 Year						
		MPtP Index Cap Rate	1.75%						
		APtP Index Cap Rate	4.50%						
	APtP w/ Inverse Edge Trigger	APtP Participation Rate (No Cap)	38%						
		Negative Index Return Threshold	-10.00%						
		Base Declared Performance Rate	2.00%						
	S&P MARC 5% ER	Enhanced Declared Performance Rate	6.80%						
		APtP Participation Rate (No Cap)	85%						
	Fixed Account	Two-Year PtP Participation Rate (No Cap)	120%						
		2.00%							

SAGICOR LIFE INSURANCE COMPANY (Sagicor)

Rates Effective as of 9-3-2019

INDEXED	Current Interest					Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available				
Sage Select Fixed Indexed (4.00% Immediate Bonus Interest on Initial Premium)	Declared Rate Strategy Interest Rate: 2.00% S&P 500® Index Strategy Cap: 4.00% Global Multi Index Strategy 3 Participation Rate 40.00%					3.00% on 87.5% of Premium	Single Purchase Payment \$2,000 Q&NQ (no inherited IRA's)	<u>Penalty Free Withdrawals</u> - Beginning in year 2, the owner can withdraw up to 10% each year. If this amount is not withdrawn it is cumulatively added to the following years penalty free withdrawal, up to 50%. <u>Allocation Dates</u> - Can occur the 1st, 8th, 15th or 22nd day of the month. <u>Nursing Home Facility or Confirmed Care Facility Confinement</u> - If owner qualifies, the maximum free withdrawal percentage will be 100%. <u>Death of Owner</u> - Death benefit will be paid if the owner dies before the maturity date. It will be paid in one lump sum or an available settlement option may be chosen.	9 Years (9,8,7,6,5,4,3,2,1)	15 days to age 85-NQ 15 days to age 85-Q	N	E-App Rates! 6.00% (ages 0-75) 3.00% (ages 76-85)	AK, CT, ME, NY, VT				
Sage Secure FIA  Call for California Rates!			Declared Rate	S&P 500 Index 1 Yr Pt-to-Pt	Global Multi-Index 1 Yr Pt-to-Pt w/Par	This value is 87.5% of the single premium paid	Minimum Premium Amount \$25,000 (Q & NQ) Maxium Premium Amount \$750,000	Penalty Free Withdrawals allowed: -Maxium Penalty Free Withdrawal Percentage: 10% each year (Beginning contract year 2) -Nursing Home Facility, Confined Facility Care Confinement or Terminal Illness: Maximum Penalty Free Withdrawal percentage will be 100% when certain nursing home, confined care facility confinement or terminal illness conditions are met (Beginning day 1) • Transfer/Relocations are allowed at the end of each 1-year term period • Market Value Adjustment (MVA) • Maturity is reached on the contract anniversary following the Annuitant's 100th birthday • The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen	10 Years (9,9,8,7,6,5,4,3,2,1) 7 Years (9,8,7,6,5,4,3) 5 Years (9,8,7,6,5)	Issue age for owner and Annuitant 15 days to 90 years (Age last birthday)	Y	E-App Rates! 10 Year 0-80 6.00% 81-85 3.70% 86-90 2.60% 7 Year 0-80 4.50% 81-85 2.70% 86-90 1.80% 5 Year 0-80 3.25% 81-85 1.95% 86-90 1.25%	AK, CT, ME, MT, NY, VT				
10 Year	\$100,000+	2.10%	4.30%	45.75%													
	\$25,000-\$99,999	1.90%	3.90%	41.75%													
7 Year	\$100,000+	2.00%	4.05%	43.25%	7 Years (9,8,7,6,5,4,3)												
	\$25,000-\$99,999	1.75%	3.60%	39.25%													
5 Year	\$100,000+	1.90%	4.00%	42.50%	5 Years (9,8,7,6,5)												
	\$25,000-\$99,999	1.60%	3.45%	37.50%													

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Rates effective 9/24/19. Rates and commissions are subject to change. Check for current state approvals.

DK1360-A7394

Before sending business to Sagicor: Every agent in all states must have it confirmed that the appointment process has been completed and product training has been successfully completed.

OXFORD LIFE INSURANCE COMPANY









Rates Effective as of 9-24-2019

INDEXED	Current Interest	Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission		States Not Available
<div>Royal Select FIA</div> <div></div> <div>8% Bonus!</div>	Fixed Rate: 1.65%	1% on 87.5% of premium	\$10,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MT, MS, NY, VT, WV
	Annual Point-to-Point Cap: 3.95%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 6.50%	18-75: 6.50%	
	Monthly Average Cap: 3.95%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 6.50%	76-80: 5.00%	
	Optional GLWB Income Account Rate: 6.75%							76-80: 5.00%		
<div>Silver Select FIA</div> <div></div> <div>4% Bonus!</div>	Fixed Rate: 2.05%	1% on 87.5% of premium	\$10,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MT, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.75%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 6.50%	18-75: 6.50%	
	Monthly Average Cap: 4.75%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 6.50%	76-80: 5.00%	
	Optional GLWB Income Account Rate: 6.75%							76-80: 5.00%		
<div>Select Series: Select 3</div> <div></div>	Fixed Rate: 1.85%	1% on 87.5% of premium	\$20,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	3 years (10,9,8)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.00%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 2.25%	18-75: 2.25%	
	Monthly Average Cap: 4.00%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 2.25%	76-80: 1.35%	
<div>Select Series: Select 5</div> <div></div>	Fixed Rate: 2.20%	1% on 87.5% of premium	\$20,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	5 years (10,9,8,7,6)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 4.75%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 3.50%	18-75: 3.50%	
	Monthly Average Cap: 4.75%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 3.50%	76-80: 2.65%	
<div>Select Series: Select 7</div> <div></div>	Fixed Rate: 2.25%	1% on 87.5% of premium	\$20,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	7 years (10,9,8,7,6,5,4)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 5.05%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 5.00%	18-75: 5.00%	
	Monthly Average Cap: 5.05%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 5.00%	76-80: 4.10%	
<div>Select Series: Select 10</div> <div></div>	Fixed Rate: 2.45%	1% on 87.5% of premium	\$20,000-\$350,000 Q & NQ	Beginning in the second year: up to 10% of accumulated value	10 years (10,9,8,7,6,5,4,3,2,1)	18-80 Q & NQ	Y	No GLWB	With GLWB	AL, MS, NY, VT, WV
	Annual Point-to-Point Cap: 5.60%			Waiver of Surrender/Withdrawal Charges: Terminal Illness Benefit, Home Health Benefit, Nursing Home Benefit				18-70: 6.50%	18-75: 6.50%	
	Monthly Average Cap: 5.60%			Market Value Adjustment (MVA): the market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.				71-75: 6.50%	76-80: 5.00%	

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 Check for current state approvals.

PROTECTIVE LIFE INSURANCE COMPANY (PLIC)

Rates Effective as of 10-22-2019

INDEXED	Current Interest		Guaranteed Interest	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Protective Indexed Annuity II 5 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.55% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.20% Annual Trigger Rate 3.60% Annual Rate Cap for Term 4.00%	Premiums over \$100,000 Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.50% Annual Trigger Rate 3.90% Annual Rate Cap for Term 4.30%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6) Surrender charges differ in CA, IA & OR	0-85	Y except AK, MO, PA, UT, VT	2.55% 0-80 1.28% 81-85	NY
Protective Indexed Annuity II 7 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.65% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.30% Annual Trigger Rate 3.70% Annual Rate Cap for Term 4.10%	Premiums over \$100,000 Fixed Account 1.80% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.60% Annual Trigger Rate 4.00% Annual Rate Cap for Term 4.40%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	7 Years (9,9,8,7,6,5,4) Surrender charges differ in CA, IA & OR	0-85	Y except AK, MO, PA, UT, VT	3.75% 0-80 1.88% 81-85	NY
Protective Indexed Annuity II 10 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.80% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.45% Annual Trigger Rate 3.85% Annual Rate Cap for Term 4.25%	Premiums over \$100,000 Fixed Account 1.95% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.75% Annual Trigger Rate 4.15% Annual Rate Cap for Term 4.55%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	10 Years (9,9,8,7,6,5,4,3,2,1) Surrender charges differ in CA, IA & OR	0-85	Y except AK, MO, PA, UT, VT	4.50% 0-80 2.25% 81-85	NY
Protective Indexed Annuity New York 5 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.55% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.00% Annual Triggered Rate 2.50%	Premiums over \$100,000 Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.30% Annual Triggered Rate 2.80%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6)	0-85	N	2.00% 0-80 1.00% 81-85	AVAILABLE ONLY IN NY
Protective Indexed Annuity New York 7 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.65% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.10% Annual Triggered Rate 2.60%	Premiums over \$100,000 Fixed Account 1.80% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.40% Annual Triggered Rate 2.90%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	7 Years (9,9,8,7,6,5,4)	0-85	N	3.00% 0-80 1.50% 81-85	AVAILABLE ONLY IN NY
Protective Indexed Annuity New York 10 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.20% Annual Triggered Rate 2.75%	Premiums over \$100,000 Fixed Account 1.85% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 3.50% Annual Triggered Rate 3.05%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	10 Years (9,9,8,7,6,5,4,3,2,1) Surrender charges differ in CA, IA & OR	0-85	N	3.75% 0-80 1.90% 81-85	AVAILABLE ONLY IN NY
Protective Asset Builder 6 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.60% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.25% Annual Triggered Rate 3.65%	Premiums over \$100,000 Fixed Account 1.75% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.55% Annual Triggered Rate 3.95%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	6 Years (9,8,7,6,5,4)	0-85	Y	3.00% 0-80 1.50% 81-85	NY
Protective Asset Builder 8 Year  Return of Premium Option available with lower caps/ rates	Premiums under \$100,000 Fixed Account 1.70% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.35% Annual Triggered Rate 3.75%	Premiums over \$100,000 Fixed Account 1.85% Participation Rate 100% S&P 500 Annual Pt-to-Pt Cap 4.65% Annual Triggered Rate 4.05%	1.25% on 100% of Premium	\$10,000 Q & NQ Minimum Additional Deposits \$1,000 1st year only	10% penalty free withdrawal available each year. Nursing facility, terminal illness & unemployment waivers. Full accumulation upon death	5 Years (9,9,8,7,6)	0-85	Y	4.25% 0-80 2.125% 81-85	NY

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Annual Trigger Rate: This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.
Annual Tiered Rate: This strategy credits a base interest rate when index performance is flat or positive and a performance index performance reaches a specified performance tier. When index performance is negative, no interest is credited for that year. Effective 3/15/2016, the S&P 500® Index must have an annual return of 15.00% for the performance interest rate enhancement to be applied.