



## FIA ACCUMULATION HIGHLIGHTS AS OF JUNE 17, 2024

| CARRIER           | RATING <sup>+</sup> | PRODUCT NAME                      | SURRENDER PERIOD | ISSUE AGES | MINIMUM PREMIUM (QUALIFIED) | PREMIUM TYPE | FREE WITHDRAWALS (YR 1/YR 2+) | S&P ANNUAL CAP | FIXED RATE | OTHER INDEX OPTIONS*                                    | RIDER(S) AVAILABLE | NEXT RATE CHANGE EFFECTIVE |
|-------------------|---------------------|-----------------------------------|------------------|------------|-----------------------------|--------------|-------------------------------|----------------|------------|---------------------------------------------------------|--------------------|----------------------------|
| Corebridge (AIG)  | A                   | Power 5 Protector <sup>®</sup>    | 5                | 18-85      | \$ 100,000                  | Single       | 0%/10%                        | 11.50%         | 5.00%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| Global Atlantic   | A                   | ForeAccumulation II 5             | 5                | 0-85       | \$ 100,000                  | Single       | 10%/10%                       | 11.10%         | 4.90%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Integrity Life    | A+                  | Indextra <sup>®</sup> 5           | 5                | 18-85      | \$ 15,000                   | Single       | 10%/10%                       | 11.00%         | ↓ 4.80%    | GS Momentum Builder, JP Morgan                          | Yes                |                            |
| Global Atlantic   | A                   | ForeAccumulation II 5             | 5                | 0-85       | \$ 25,000                   | Single       | 10%/10%                       | 10.85%         | 4.80%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Corebridge (AIG)  | A                   | Power 5 Protector <sup>®</sup>    | 5                | 18-85      | \$ 25,000                   | Single       | 0%/10%                        | 10.50%         | 4.75%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| Oxford            | A                   | Select <sup>™</sup> 5             | 5                | 0-80       | \$ 20,000                   | Single       | 0%/10%                        | 9.25%          | ↑ 5.00%    | ↑ S&P 500 Monthly Average                               | Yes                |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 5          | 5                | 0-85       | \$ 100,000                  | Flexible     | 10%/10%                       | 9.25%          | ↓ 4.35%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 5          | 5                | 0-85       | \$ 10,000                   | Flexible     | 10%/10%                       | 8.25%          | ↓ 3.90%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Corebridge (AIG)  | A                   | Power 7 Protector <sup>®</sup>    | 7                | 18-85      | \$ 100,000                  | Single       | 0%/10%                        | 11.50%         | 5.10%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| Global Atlantic   | A                   | ForeAccumulation II 7             | 7                | 0-85       | \$ 100,000                  | Single       | 10%/10%                       | 11.35%         | 5.05%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Global Atlantic   | A                   | ForeAccumulation II 7             | 7                | 0-85       | \$ 25,000                   | Single       | 10%/10%                       | 11.10%         | 4.95%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Corebridge (AIG)  | A                   | Power 7 Protector <sup>®</sup>    | 7                | 18-85      | \$ 25,000                   | Single       | 0%/10%                        | 10.50%         | 4.85%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| Athene            | A                   | Performance Elite 7 <sup>®</sup>  | 7                | 0-83       | \$ 10,000                   | Single       | 10%/10%                       | 10.25%         | 4.90%      | S&P 500 FC, Nasdaq FC, AiPEX, AIGO, BNP Paribus, UBS    | Yes                |                            |
| American National | A                   | Strategy Plus 7                   | 7                | 0-80       | \$ 5,000                    | Flexible     | 10%/10%                       | 9.50%          | 4.25%      | S&P 500 Par Rate, Nasdaq 100, S&P MARC 5                | Yes                |                            |
| Oxford            | A                   | Select <sup>™</sup> 7             | 7                | 18-80      | \$ 20,000                   | Single       | 0%/10%                        | 9.50%          | ↑ 5.00%    | ↑ S&P 500 Monthly Average                               | Yes                |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 7          | 7                | 0-85       | \$ 100,000                  | Flexible     | 10%/10%                       | 9.50%          | ↓ 4.30%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Integrity Life    | A+                  | Indextra <sup>®</sup> 7           | 7                | 18-85      | \$ 15,000                   | Single       | 10%/10%                       | 9.25%          | ↓ 4.15%    | GS Momentum Builder, JP Morgan                          | Yes                |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 7          | 7                | 0-85       | \$ 10,000                   | Flexible     | 10%/10%                       | 8.50%          | ↓ 3.80%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Athene            | A                   | Agility <sup>SM</sup> 7           | 7                | 40-83      | \$ 10,000                   | Single       | 10%/10%                       | 6.00%          | 3.00%      | S&P 500 FC, Nasdaq FC, AiPEX, AIGO, BNP Paribus, UBS    | Yes                |                            |
| Corebridge (AIG)  | A                   | Power 10 Protector <sup>®</sup>   | 10               | 18-75      | \$ 100,000                  | Single       | 0%/10%                        | 11.50%         | 5.15%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| Corebridge (AIG)  | A                   | Power 10 Protector <sup>®</sup>   | 10               | 18-75      | \$ 25,000                   | Single       | 0%/10%                        | 10.50%         | 4.90%      | PIMCO Global, ML Strategic Balanced, AQR DynamiQ        | No                 |                            |
| American National | A                   | Strategy Plus 10                  | 10               | 0-80       | \$ 5,000                    | Flexible     | 10%/10%                       | 10.00%         | 4.50%      | S&P 500 Par Rate, Nasdaq 100, S&P MARC 5                | Yes                |                            |
| Oxford            | A                   | Select <sup>™</sup> 10            | 10               | 18-80      | \$ 10,000                   | Single       | 0%/10%                        | 10.00%         | ↑ 5.15%    | ↑ S&P 500 Monthly Average                               | Yes                |                            |
| Global Atlantic   | A                   | ForeAccumulation II 10            | 10               | 0-85       | \$ 100,000                  | Single       | 10%/10%                       | 10.00%         | 4.75%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Global Atlantic   | A                   | ForeAccumulation II 10            | 10               | 0-85       | \$ 25,000                   | Single       | 10%/10%                       | 9.75%          | 4.65%      | S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock | Yes                |                            |
| Integrity Life    | A+                  | Indextra <sup>®</sup> 10          | 10               | 18-85      | \$ 15,000                   | Single       | 10%/10%                       | 9.25%          | ↓ 4.15%    | GS Momentum Builder, JP Morgan                          | Yes                |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 10         | 10               | 0-80       | \$ 100,000                  | Flexible     | 10%/10%                       | 9.25%          | ↓ 4.30%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Lincoln           | A                   | OptiBlend <sup>®</sup> 10         | 10               | 0-80       | \$ 10,000                   | Flexible     | 10%/10%                       | 8.25%          | ↓ 3.80%    | ↓ S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock    | No                 |                            |
| Athene            | A                   | Performance Elite 10 <sup>®</sup> | 10               | 0-78       | \$ 10,000                   | Single       | 0%/5%                         | 7.50%          | 3.60%      | S&P 500 FC, Nasdaq FC, AiPEX, AIGO, BNP Paribus, UBS    | Yes                |                            |
| Athene            | A                   | Agility <sup>SM</sup> 10          | 10               | 40-80      | \$ 10,000                   | Single       | 10%/10%                       | 6.25%          | 3.15%      | S&P 500 FC, Nasdaq FC, AiPEX, AIGO, BNP Paribus, UBS    | Yes                |                            |

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%ADDITIONAL INDEX ALLOCATION OPTIONS AND INTEREST CREDITING METHODS MAY BE AVAILABLE.    ▲ AM BEST RATINGS AS OF 6/17/24

\* B/D CHANNEL ONLY



## ANNUITY RIDER HIGHLIGHTS AS OF JUNE 17, 2024

| CARRIER           | RATING <sup>▲</sup> | PRODUCT/RIDER NAME                                | ISSUE AGES | MINIMUM QUALIFIED PREMIUM | PREMIUM TYPE | RIDER BONUS | RIDER GROWTH RATE   | PAYOUT RATE @ 65 (SINGLE) | ROLL-UP YEARS AVAILABLE | RIDER FEE | OTHER DETAILS                                                                                |
|-------------------|---------------------|---------------------------------------------------|------------|---------------------------|--------------|-------------|---------------------|---------------------------|-------------------------|-----------|----------------------------------------------------------------------------------------------|
| American National | A                   | Lifetime Income Rider                             | 50-80      | \$ 5,000                  | Flexible     | N/A         | 9.00%               | 5.00%                     | 10 Years                | 1.10%     | Flexible premiums do not increase rider roll-up value                                        |
| American National | A                   | Lifetime Income Rider Plus                        | 50-80      | \$ 5,000                  | Flexible     | N/A         | 4.20% + % Earned    | 5.00%                     | 10 Years                | 0.80%     | Flexible premiums do not increase rider roll-up value                                        |
| Athene            | A                   | Ascent Pro 10 Bonus - Option 1                    | Varies     | \$ 10,000                 | Single       | 20%         | 12.00%              | 6.20%                     | See Other Details       | 1.00%     | 12% Years 1-10, 6% Years 11-20                                                               |
| Athene            | A                   | Ascent Pro 10 Bonus - Option 2                    | Varies     | \$ 10,000                 | Single       | 15%         | 6.00% + 2x % Earned | 6.20%                     | See Other Details       | 1.00%     | 6% Years 1-10, 3% Years 11-20.<br>200% of Interest Credit stacked on top of roll-up          |
| Athene            | A                   | Athene Agility <sup>SM</sup> 10                   | 40-80      | \$ 10,000                 | Single       | 45%         | 2x \$ Earned        | 4.85%                     | Unlimited               | 0.00%     | Increasing Income potential after surrender period.<br>Enhanced Death Benefit - 5 yr payout. |
| Athene            | A                   | Athene Agility <sup>SM</sup> 7                    | 40-83      | \$ 10,000                 | Single       | 25%         | 2x \$ Earned        | 4.85%                     | Unlimited               | 0.00%     | Increasing Income potential after surrender period.<br>Enhanced Death Benefit - 5 yr payout. |
| Corebridge (AIG)  | A                   | Assured Edge Income Achiever <sup>SM</sup>        | 50-80      | \$ 25,000                 | Single       | N/A         | 8.50%*              | 7.30%                     | 10 Years                | 0.95%     | *Increase to income.* No rider base. Fixed Annuity                                           |
| Corebridge (AIG)  | A                   | Lifetime Income Choice <sup>®</sup> (Level)       | 50-80      | \$ 25,000                 | Single       | N/A         | 10.00%              | 7.50%                     | Unlimited               | 1.10%     | Power Protector Series                                                                       |
| Corebridge (AIG)  | A                   | Lifetime Income Choice <sup>®</sup> (Max)         | 50-80      | \$ 25,000                 | Single       | N/A         | 10.00%              | 9.00%                     | Unlimited               | 1.10%     | Payout Rate decreases when the Account Value reaches \$0                                     |
| Global Atlantic   | A                   | Enhanced Death Benefit                            | 0-75       | \$ 25,000                 | Single       | N/A         | 7.00%               | N/A                       | 15 Years                | 0.50%     | Opt Death Benefit rider. Benefit is paid in a lump sum.                                      |
| Global Atlantic   | A                   | ForeIncome II - Guaranteed Income Builder Benefit | 45-85      | \$ 25,000                 | Single       | N/A         | 12.00%              | 6.40%                     | 10 Years                | 1.20%     | Roll-Up is credited until income is taken.<br>ADL based Income Multiplier.                   |
| Global Atlantic   | A                   | ForeIncome II - Income Multiplier Benefit         | 45-85      | \$ 25,000                 | Single       | N/A         | 125% x \$ Earned    | 6.25%                     | Unlimited               | 1.20%     | Roll-Up is 1.25x Interest before and after Income.<br>ADL based Income Multiplier.           |
| Global Atlantic   | A                   | Income 150+ SE                                    | 55-85      | \$ 10,000                 | Single       | 20%         | 7.50%               | 6.15%                     | Years 2-5               | 1.20%     | ADL based Income Multiplier.                                                                 |
| Integrity Life    | A+                  | GLWB                                              | 45-80      | \$ 15,000                 | Single       | N/A         | 10.00%              | 5.00%                     | 10 Years                | 0.95%     | Indextra 5, 7, 10                                                                            |
| Oxford            | A                   | GLWB                                              | 50-80      | \$ 10,000                 | Single       | N/A         | 7.55%               | 4.65%                     | 10 Years                | 0.95%     | Available on the Select 3, 5, 7, or 10 year surrender periods.                               |

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## MYGA HIGHLIGHTS AS OF JUNE 17, 2024

| CARRIER           | RATING <sup>^</sup> | PRODUCT NAME                             | RATE<br>GUARANTEE<br>PERIOD | SURRENDER<br>PERIOD | AUTOMATIC<br>SURRENDER<br>RENEWAL | MAX<br>ISSUE<br>AGE | MINIMUM<br>PREMIUM | FREE<br>WITHDRAWALS<br>(YR 1/YR 2+) | CURRENT<br>RATE | NEXT RATE<br>CHANGE<br>EFFECTIVE | NEXT<br>RATE |
|-------------------|---------------------|------------------------------------------|-----------------------------|---------------------|-----------------------------------|---------------------|--------------------|-------------------------------------|-----------------|----------------------------------|--------------|
| Athene            | A                   | Max Rate <sup>®</sup> 3                  | 3                           | 3                   | No                                | 85                  | \$ 100,000         | Int/Int                             | 5.30%           |                                  |              |
| Global Atlantic   | A                   | SecureFore 3                             | 3                           | 3                   | No                                | 85                  | \$ 100,000         | 10%/10%                             | 5.15%           |                                  |              |
| American National | A                   | Palladium <sup>®</sup> MYG 3             | 3                           | 10                  | Yes                               | 90                  | \$ 100,000         | 10%/10%                             | 5.15%           | ↑                                |              |
| American National | A                   | Palladium <sup>®</sup> MYG 3             | 3                           | 10                  | Yes                               | 90                  | \$ 5,000           | 10%/10%                             | 5.05%           | ↑                                |              |
| Athene            | A                   | Max Rate <sup>®</sup> 3                  | 3                           | 3                   | No                                | 85                  | \$ 10,000          | Int/Int                             | 5.05%           |                                  |              |
| Global Atlantic   | A                   | SecureFore 3                             | 3                           | 3                   | No                                | 85                  | \$ 10,000          | 10%/10%                             | 4.90%           |                                  |              |
| Oxford            | A                   | Multi-Select <sup>™</sup> 5              | 5                           | 5                   | Yes                               | 85                  | \$ 20,000          | Int/10%                             | 5.50%           | ↑                                |              |
| Athene            | A                   | Max Rate <sup>®</sup> 5                  | 5                           | 5                   | No                                | 83                  | \$ 100,000         | Int/Int                             | 5.50%           |                                  |              |
| Athene            | A                   | Max Rate <sup>®</sup> 5 (state specific) | 5                           | 5                   | No                                | 83                  | \$ 100,000         | Int/Int                             | 5.45%           |                                  |              |
| American National | A                   | Palladium <sup>®</sup> MYG 5             | 5                           | 10                  | Yes                               | 90                  | \$ 100,000         | 10%/10%                             | 5.45%           | ↑                                |              |
| American National | A                   | Palladium <sup>®</sup> MYG 5             | 5                           | 10                  | Yes                               | 90                  | \$ 5,000           | 10%/10%                             | 5.35%           | ↑                                |              |
| Global Atlantic   | A                   | SecureFore 5                             | 5                           | 5                   | No                                | 85                  | \$ 100,000         | 10%/10%                             | 5.30%           |                                  |              |
| Oxford            | A                   | Multi-Select <sup>™</sup> 7              | 7                           | 7                   | Yes                               | 85                  | \$ 20,000          | Int/10%                             | 5.60%           | ↑                                |              |
| Athene            | A                   | Max Rate <sup>®</sup> 7                  | 7                           | 7                   | No                                | 83                  | \$ 100,000         | Int/Int                             | 5.50%           |                                  |              |
| Athene            | A                   | Max Rate <sup>®</sup> 7 (state specific) | 7                           | 7                   | No                                | 83                  | \$ 100,000         | Int/Int                             | 5.45%           |                                  |              |
| American National | A                   | Palladium <sup>®</sup> MYG 7             | 7                           | 10                  | Yes                               | 90                  | \$ 100,000         | 10%/10%                             | 5.45%           | ↑                                |              |
| Global Atlantic   | A                   | SecureFore 7                             | 7                           | 7                   | No                                | 85                  | \$ 100,000         | 10%/10%                             | 5.40%           |                                  |              |
| American National | A                   | Palladium <sup>®</sup> MYG 7             | 7                           | 10                  | Yes                               | 90                  | \$ 5,000           | 10%/10%                             | 5.35%           | ↑                                |              |

## FIXED ANNUITY HIGHLIGHTS AS OF JUNE 17, 2024

| CARRIER           | RATING <sup>^</sup> | PRODUCT NAME                                | RATE<br>GUARANTEE<br>PERIOD | SURRENDER<br>PERIOD | MAX<br>ISSUE<br>AGE | MINIMUM<br>PREMIUM | FREE<br>WITHDRAWALS<br>(YR 1/YR 2+) | BASE<br>RATE | FIRST YEAR<br>BONUS<br>RATE | TOTAL FIRST<br>YEAR RATE | CURRENT<br>YIELD | GUARANTEED<br>YIELD |
|-------------------|---------------------|---------------------------------------------|-----------------------------|---------------------|---------------------|--------------------|-------------------------------------|--------------|-----------------------------|--------------------------|------------------|---------------------|
| Corebridge (AIG)  | A                   | American Pathway <sup>®</sup> 5             | 3                           | 5                   | 90                  | \$ 100,000         | Int/15%                             | 5.05%        | 0.40%                       | 5.45%                    | 5.29%            | 3.65%               |
| Corebridge (AIG)  | A                   | American Pathway <sup>®</sup> 5             | 1                           | 5                   | 90                  | \$ 100,000         | Int/15%                             | 5.00%        | 1.50%                       | 6.58%                    | 5.31%            | 2.09%               |
| American National | A                   | Wealth Quest <sup>®</sup> Citadel 5 Diamond | 2                           | 5                   | 85                  | \$ 100,000         | 10%/10%                             | 4.55%        | 1.00%                       | 5.55%                    | 4.75%            | 3.81%               |
| Integrity Life    | A+                  | SPDA Seires II                              | 1                           | 7                   | 85                  | \$ 3,000           | 10%/10%                             | 5.40%        | ↓                           | 5.40%                    | 5.40%            | 3.12%               |
| Corebridge (AIG)  | A                   | American Pathway <sup>®</sup> 7             | 3                           | 7                   | 85                  | \$ 100,000         | Int/15%                             | 5.05%        | 0.60%                       | 5.65%                    | 5.31%            | 2.97%               |
| Corebridge (AIG)  | A                   | American Pathway <sup>®</sup> 7             | 1                           | 7                   | 85                  | \$ 100,000         | Int/15%                             | 5.00%        | 2.00%                       | 7.10%                    | 5.30%            | 1.85%               |
| American National | A                   | Wealth Quest <sup>®</sup> Citadel 7 Diamond | 2                           | 7                   | 85                  | \$ 100,000         | 10%/10%                             | 4.60%        | 2.00%                       | 6.60%                    | 4.88%            | 3.73%               |
| American National | A                   | Wealth Quest <sup>®</sup> Citadel 7 Diamond | 2                           | 7                   | 85                  | \$ 2,000           | 10%/10%                             | 4.50%        | 2.00%                       | 6.50%                    | 4.78%            | 3.71%               |

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