



## FIA ACCUMULATION HIGHLIGHTS AS OF JANUARY 16, 2024

CARRIER	RATING <sup>+</sup>	PRODUCT NAME	SURRENDER PERIOD	ISSUE AGES	MINIMUM	FREE	S&P	FIXED RATE	OTHER INDEX OPTIONS*	RIDER(S) AVAILABLE	NEXT RATE CHANGE EFFECTIVE
					PREMIUM (QUALIFIED)	PREMIUM TYPE	WITHDRAWALS ANNUAL (YR 1/YR 2+)				
Corebridge (AIG)	A	Power 5 Protector <sup>®</sup>	5	18-85	\$ 100,000	Single	0%/10%	10.75% ↓	4.75% ↓	PIMCO Global, ML Strategic Balanced, AQR DynamiQ	No
Global Atlantic	A	ForeAccumulation II 5	5	0-85	\$ 100,000	Single	10%/10%	10.75% ↓	4.60%	S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock	Yes
Global Atlantic	A	ForeAccumulation II 5	5	0-85	\$ 25,000	Single	10%/10%	10.25%	4.50% ↑	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%	9.75% ↓	4.50% ↓	PIMCO Global, ML Strategic Balanced, AQR DynamiQ	No
Lincoln	A	OptiBlend <sup>®</sup> 5	5	0-85	\$ 100,000	Flexible	10%/10%	9.50% ↓	4.40% ↓	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%	8.50% ↓	3.80% ↓	S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock	No
Oxford	A	Select <sup>™</sup> 5	5	0-80	\$ 20,000	Single	0%/10%	8.40% ↓	4.45% ↓	S&P 500 Monthly Average	Yes
Athene	A	AccuMax <sup>7SM</sup>	7	0-83	\$ 10,000	Single	10%/10%	N/A	4.00% ↓	S&P Par Rate, AI Multi-Asset, Shiller Barclays CAPE	No
Athene	A	AccuMax <sup>7SM</sup>	7	0-83	\$ 100,000	Single	10%/10%	N/A	4.15% ↓	S&P Par Rate, AI Multi-Asset, Shiller Barclays CAPE	No
Corebridge (AIG)	A	Power 7 Protector <sup>®</sup>	7	18-85	\$ 100,000	Single	0%/10%	10.85% ↓	4.85%	PIMCO Global, ML Strategic Balanced, AQR DynamiQ	No
Global Atlantic	A	ForeAccumulation II 7	7	0-85	\$ 100,000	Single	10%/10%	10.50% ↓	4.50%	S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock	Yes
Global Atlantic	A	ForeAccumulation II 7	7	0-85	\$ 25,000	Single	10%/10%	10.00% ↓	4.40% ↑	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%	9.85% ↓	4.60%	PIMCO Global, ML Strategic Balanced, AQR DynamiQ	No
Lincoln	A	OptiBlend <sup>®</sup> 7	7	0-85	\$ 100,000	Flexible	10%/10%	9.75% ↓	4.50% ↓	S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock	No
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
Athene	A	Performance Elite 7 <sup>®</sup>	7	0-83	\$ 10,000	Single	10%/10%	9.25% ↓	4.50% ↓	S&P 500 FC, Nasdaq FC, AiPEX, AIGO, BNP Paribus, UBS	Yes
Oxford	A	Select <sup>™</sup> 7	7	18-80	\$ 20,000	Single	0%/10%	8.80% ↓	4.55% ↓	S&P 500 Monthly Average	Yes
Lincoln	A	OptiBlend <sup>®</sup> 7	7	0-85	\$ 10,000	Flexible	10%/10%	8.75% ↓	4.00% ↓	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%	5.75%	2.90%	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%	11.00% ↓	5.00% ↓	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
Corebridge (AIG)	A	Power 10 Protector <sup>®</sup>	10	18-75	\$ 25,000	Single	0%/10%	10.00% ↓	4.75% ↓	PIMCO Global, ML Strategic Balanced, AQR DynamiQ	No
Global Atlantic	A	ForeAccumulation II 10	10	0-85	\$ 100,000	Single	10%/10%	9.75% ↓	4.25%	S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock	Yes
Lincoln	A	OptiBlend <sup>®</sup> 10	10	0-80	\$ 100,000	Flexible	10%/10%	9.50% ↓	4.35% ↓	S&P Trigger Rate, S&P 500 DRC, Fidelity, BlackRock	No
Global Atlantic	A	ForeAccumulation II 10	10	0-85	\$ 25,000	Single	10%/10%	9.25%	4.15% ↑	S&P Trigger Rate, PIMCO, JP Morgan, Franklin, BlackRock	Yes
Oxford	A	Select <sup>™</sup> 10	10	18-80	\$ 10,000	Single	0%/10%	9.00% ↓	4.60% ↓	S&P 500 Monthly Average	Yes
Lincoln	A	OptiBlend <sup>®</sup> 10	10	0-80	\$ 10,000	Flexible	10%/10%	8.50% ↓	3.85% ↓	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%	7.00% ↓	3.30% ↓	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%	6.00%	3.00%	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 1/15/24

\* B/D CHANNEL ONLY



## ANNUITY RIDER HIGHLIGHTS AS OF JANUARY 16, 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	30%	12.00%	5.55%	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	20%	6.00% + 2x % Earned	5.55%	See Other Details	1.00%	6% Years 1-10, 3% Years 11-20. 200% of Interest Credit stacked on top of roll-up
Athene	A	Athene Agility <sup>SM</sup> 10	40-80	\$ 10,000	Single	20%	2x \$ Earned	4.85%	Unlimited	0.00%	Increasing Income potential after surrender period. Enhanced Death Benefit - 5 yr payout.
Athene	A	Athene Agility <sup>SM</sup> 7	40-83	\$ 10,000	Single	15%	2x \$ Earned	4.85%	Unlimited	0.00%	Increasing Income potential after surrender period. 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%*	7.10%	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%	7.00%	Unlimited	1.10%	Power Protector Series
Corebridge (AIG)	A	Lifetime Income Choice <sup>®</sup> (Max)	50-80	\$ 25,000	Single	N/A	10.00%	8.00%	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%	6.00%	Unlimited	1.05%	Roll-Up is credited until income is taken. ADL based Income Multiplier.
Global Atlantic	A	ForeIncome II - Income Multiplier Benefit	45-85	\$ 25,000	Single	N/A	200% x \$ Earned	5.90%	Unlimited	1.05%	Roll-Up is 2x Interest before Income; 1x interest after. ADL based Income Multiplier.
Global Atlantic	A	Income 150+ SE	55-85	\$ 10,000	Single	20%	7.50%	5.85%	Years 2-5	1.05%	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 JANUARY 16, 2024

CARRIER	RATING <sup>▲</sup>	PRODUCT NAME	RATE GUARANTEE PERIOD	SURRENDER PERIOD	AUTOMATIC SURRENDER RENEWAL	MAX ISSUE AGE	MINIMUM PREMIUM	FREE WITHDRAWALS (YR 1/YR 2+)	CURRENT RATE	NEXT RATE CHANGE EFFECTIVE	NEXT RATE
Global Atlantic	A	SecureFore 3	3	3	No	85	\$ 100,000	10%/10%	5.05%	↓	
American National	A	Palladium <sup>®</sup> MYG 3	3	10	Yes	90	\$ 100,000	10%/10%	5.00%		
American National	A	Palladium <sup>®</sup> MYG 3	3	10	Yes	90	\$ 5,000	10%/10%	4.90%		
Global Atlantic	A	SecureFore 3	3	3	No	85	\$ 10,000	10%/10%	4.80%	↓	
Oxford	A	Multi-Select <sup>™</sup> 3	3	3	Yes	85	\$ 20,000	Int/10%	4.80%	↓	
Athene	A	Max Rate <sup>®</sup> 3	3	3	No	85	\$ 100,000	Int/Int	4.65%	↓	
Protective	A+	Secure Saver 5	5	5	No	85	\$ 75,000	10%/10%	5.40%	↓	
Global Atlantic	A	SecureFore 5	5	5	No	85	\$ 100,000	10%/10%	5.10%	↓	
Corebridge (AIG)	A	American Pathway <sup>®</sup> VisionMYG 5	5	10	No	85	\$ 100,000	0%/15%	5.10%	↓	
American National	A	Palladium <sup>®</sup> MYG 5	5	10	Yes	90	\$ 100,000	10%/10%	5.10%		
American National	A	Palladium <sup>®</sup> MYG 5	5	10	Yes	90	\$ 5,000	10%/10%	5.00%		
Athene	A	Max Rate <sup>®</sup> 5	5	5	No	83	\$ 100,000	Int/Int	4.90%	↓	
Global Atlantic	A	SecureFore 5	5	5	No	85	\$ 10,000	10%/10%	4.85%	↓	
Protective	A+	Secure Saver 7	7	7	No	85	\$ 75,000	10%/10%	5.40%	↓	
American National	A	Palladium <sup>®</sup> MYG 7	7	10	Yes	90	\$ 100,000	10%/10%	5.30%		
American National	A	Palladium <sup>®</sup> MYG 7	7	10	Yes	90	\$ 5,000	10%/10%	5.20%		
Global Atlantic	A	SecureFore 7	7	7	No	85	\$ 100,000	10%/10%	5.10%	↓	
Corebridge (AIG)	A	American Pathway <sup>®</sup> VisionMYG 7	7	10	No	85	\$ 100,000	0%/15%	5.10%	↓	

## FIXED ANNUITY HIGHLIGHTS AS OF JANUARY 16, 2024

CARRIER	RATING <sup>▲</sup>	PRODUCT NAME	RATE GUARANTEE PERIOD	SURRENDER PERIOD	MAX ISSUE AGE	MINIMUM PREMIUM	FREE WITHDRAWALS (YR 1/YR 2+)	BASE RATE	FIRST YEAR BONUS RATE	TOTAL FIRST YEAR RATE	CURRENT YIELD	GUARANTEED YIELD
Corebridge (AIG)	A	American Pathway <sup>®</sup> 5	3	5	90	\$ 100,000	Int/15%	4.55%	0.40%	4.95%	4.79%	3.35%
Corebridge (AIG)	A	American Pathway <sup>®</sup> 5	1	5	90	\$ 100,000	Int/15%	4.45%	1.50%	6.02%	4.76%	1.98%
Integrity Life	A+	SPDA Seires II	1	7	85	\$ 3,000	10%/10%	5.05%	↓	5.05%	5.05%	3.29%
Reliance Standard	A++	Apollo <sup>®</sup> -MVA	1	7	85	\$ 5,000	10%/10%	4.80%	2.00%	6.80%	5.08%	3.53%
Reliance Standard	A++	Apollo <sup>®</sup> -SP	1	7	85	\$ 5,000	10%/10%	4.65%	2.00%	6.65%	4.93%	3.51%
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%
Corebridge (AIG)	A	American Pathway <sup>®</sup> 7	3	7	85	\$ 100,000	Int/15%	4.55%	0.60%	5.15%	4.81%	2.76%
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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