







				
10 -YEAR				
Product	Power 10 Protector Plus Income 7/3/2017	Royal Select 7/15/2017	Index Annuity II 8/1/2017	Power Select Builder PROPRIETARY PRODUCT 8-7-2017
Bonus	0%	8%	N/A	N/A
Minimum Premium	\$25,000 (subsequent premium first 30 days)	10,000 NQ-Q	\$10,000	\$25,000 Subsequent in first 30-days
Issue Age	50-75	18-80	0-85	0-78
Minimum Guarantee	87.5% at 1%	1.0% on 87.5% premium	1% on 87.5%	87.5% at 1%
Index Methods	100% Par AR P-t-P Cap: 3.50% MLSB Ann P-t-P Spread: 1.90% S&P 2 yr Mthly Spread: .90% Fixed Rate: 1.60% Under \$100k 100% Par AR P-t-P Cap: 2.50% MLSB Ann P-t-P Spread: 3.00% S&P 2 yr Mthly Spread: 1.75% Fixed Rate: 1.6%	Fixed Strategy: 1.55% Mth Average Cap: 2.75% AR P-t-P Cap: 2.75%	\$10,000 to \$99,999 Fixed: 2.40% AR P-t-P Cap: 5.10% Annual Trigger: 4.0% Annual Rate Cap for term: 4.80% \$100,000 + Fixed: 2.25% AR P-t-P Cap: 4.80% Annual Trigger: 3.70% Annual Rate Cap for term: 4.50	S&P Ann P-t-P Cap: \$100k 4.50% Ann P-t-P cap: <\$100k 3.00% Ann P-t-P Par: \$100k 27% Ann P-t-P Par <\$100k 23.0% ML Strategic Balance Ann P-t-P Spread \$100k - 1.25% Ann P-t-P Spread < \$100k - 2.90% Call for 2 year options
Surrender Charges	10,9,8,7,6,5,4,3,2,1,0	10,9,8,7,6,5,4,3,2,1,	9,9,8,7,6,5,4,3,2,1	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Liquidity	10% after 1 year	10% after 1 year; Interest year 1	10% immediately	10% after 1 year
Waivers/Riders	Terminal Illness Extended Care (1 year deferral) Lifetime Income rider included	Terminal Illness Home Health Care Nursing Home Benefit	Terminal Illness Nursing Home Unemployment	Terminal Illness; Extended Care
Death Benefit	Account Value	Account Value	Account Value	Full account value
Other Features		Guaranteed Income Account 6.75% for 10 years. .75% cost	Secure Pay SE - 7% income rider .85% cost	W/D charges do not apply to RMD NO INCOME RIDER
			CALL FOR ROP Rates.	



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10 -YEAR				
Product	OptiPoint 10 8/1/2017	Retirement Chapters 10 7/10/2017	Performance Elite 10 6/3/2017	Performance Elite 10 Plus 6/3/2017
Bonus	\$100K Yrs 1-4 4.0% <\$100k yrs 1-4 3.0%	Ja	4%	9.00%
Minimum Premium	\$10,000 Add'l Prem. \$50 minimum	\$25,000 Q & NQ	\$25,000.00	\$25,000
Issue Age	0-80	21-80	0-78 (0-52 in SC)	0-78 (0-52 SC)
Minimum Guarantee	100% @ 1.00%		100% at 1%	100% at 1%
Index Methods	Perf. Triggered: 2.25% Index Cap: 5.30% Monthly Index Cap: 1.85% Fixed Rate: 1.35% Under \$100k Perf. Triggered: 2.25% Index Cap: 5.30% Monthly Index Cap: 1.85% Fixed Rate: 1.35%	CROCI Sectors III 5.5% Volatility Ann P-t-P spread: 2.60% Momentum Asset Allocator 5.5% Ann P-t-P PR: 70% 2 Year P-t-P PAR: 90% S&P AR P-t-P Cap: 4.00% 1 yr P-0t-P par: 35% Fixed : 1.75%	Fixed Account: 1.30% 1 Yr P-t-P cap: 3.75% 1 Yr Mth P-t-P cap: 1.65% 2 Yr No cap P-t-P Spread: 3.80% 1 yr No Cap P-t-P Par: 40% 2-Yr p-t-p Par BNP Parabis: 95% par 2 Yr No cap P-t-P Morningstar: 80%	Fixed Account: 1.30% 1 Yr P-t-P cap: 3.75% 1 Yr Mth P-t-P cap: 1.65% 2 Yr No cap P-t-P Spread: 3.80% 1 yr No Cap P-t-P Par: 40% 2-Yr p-t-p Par BNP Parabis: 95% par 2 Yr No cap P-t-P Morningstar: 80%
Surrender Charges	10,9,8,7,6,5,4,3,2,1,0	10,9,8,7,6,5,4,3,2,1	12,12,12,11,10,9,8,7,6,4,0	12,12,12,11,10,9,8,7,6,4,0,
Liquidity	10% Immediately	10% after 1 year	5% after 1 year	10% year 1 (20% cumulative)
Waivers/Riders	Nursing Home Terminal Illness	Terminal Illness Nursing Home	Terminal Illness Nursing Home ACCUMULATION ONLY!!	Terminal Illness Confinement Waiver ROP after 4th Year
Death Benefit	Account Value	Account Value	Account Value	Rider Charge .95%
Other Features	No rolling surrender charges Income Rider can be added later!	4% rider roll up with "Stack" .95% Fee		ACCUMULATION ONLY
	Rate Lock 60 days No Penalty for RMD			



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10 -YEAR		Jackson National	 A member of Western & Southern Financial Group	
Product	Ascent 10 Bonus 2.0 1/27/2017	AscenderPlus Select 1/6/2017	Indextra (FIA) 7/15/2017	Retirement Gold 7/10/2017
Bonus	1%	NA	4%	8% all 1st year premium * Vested over 14 years
Minimum Premium	\$5,000	\$10,000 NQ; \$5,000 Q \$25,000 with Life Pay	\$15,000 NQ-Q	\$5,000
Issue Age	0-80 (varies in some states)	0-85	18-85	18-78
Minimum Guarantee	100% @ 1%	87.5% @ 1.0%	1.0% on 100% = 110%	1.50% - 80% original, 87.5% add'l
Index Methods	2 yr no cap P-t-P BNP Multi: 75% Par 2-year no cap P-t-P Moringstar: 50% 1-year no cap P-t-P Daily Risk: 45% 1 Yr P-t-P Cap 2.75% Bail Out: 1.0% 1-Yr Mty Cap 1.30% Fixed Acct 1.05% Bail Out Feature	S&P Mthly Avg Cap: 4.50% Ann P-t-P cap: 3.75% Ann Reset Mthly Sum: 1.20% Multi-Strategy Index Mthly Avg: 4.25% Ann P-t-P cap: 3.50% Ann Mthly Sum: 1.10% Fixed Account 1.55% Strategic 4: Mthly Avg: 4.0% Ann P-t-P Cap: 3.25% Mthly Sum Cap: 1.0%	GS Momentum Builder - 3 year P-t-P No cap 110% par GS Multi-class 2 year P-t-P: 90% Par GS Multi-class 1 year P-t-P: 65% Par S&P 500 1 year P-t-P cap: 4.25% Fixed : 1.90%	S&P AR P-t-P Cap: 2.00% Mthly Avg w/cap: 2.00% Volatility Control w/asset fee: 3.50% Monthly P-t-P cap: 1.20% Fixed: 1.00% Performance Triggered: 1.75% Bond Yield w/Cap (2.0% asset Fee) cap: 4.65%
Surrender Charges	12,12,11,10,9,8,7,6,4,0		9, 8.5,8,7,6,5,4,3,2,1	12.5,12,12,11,10,9,8,7,6,4
Liquidity	10% Per Year	10% after 1 year	10% Immediately	10% after 1 year
Waivers/Riders	Confinement, Terminal Illness Income Rider 10% bonus 2 Options	Nursing Home Termination Illness Increase Death (1.25% Optional)	Nursing Home Terminal Illness	Confinement (under 75) Terminal Illness
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features	1% charge for income rider 10% Simple 1-10; 5% 11-20 6% simple + 200% Par	Income Rider grows at 5% Charge 1.25%/.55% for Income Rider	GLBR available .95 bpts	Bonus Vested over 14 years Income Benefit Rider: Age 50+ = 6.00% with .75% Fee LIBR 5% roll up



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10- Year				
Product	Traditions Gold 7/10/2017	Voya Quest Plus 6/1/2017	Benefit 10 and Enhanced Benefit 2/27/2017	Power Select Plus Income Proprietary Product 8-7-2017
Bonus	N/A	6%	6.00%	N/A
Minimum Premium	\$5,000	\$15,000	\$25,000	\$25,000
Issue Age	18-80	18-80	53-78 SC	50-78
Minimum Guarantee	1% on 90% premiums	87.50%	100% @1.0%	1% on 87.5%
Index Methods	Fixed Account:2.00% Ann Mthly Avg w/PR: 60% Ann Mth Avg w/Cap: 4.75% Ann P-t-P w/PR: 37% Ann P-t-P w/Cap: 4.50% Mth P-t-P a/Cap: 1.80% 10 Yr US Treas. Bond: 4.50% Performance Triggered: 3.50% Bond Yield w/cap & Spread: 7.90% - 2.0% Volatility Control Spread: 1.50%	\$75,000 + AR P-t-P cap: 2.25% Mthly Avg Spread: 3.25% P-t-P Volatility Control Spread: 3.50% Fixed: 1.10% Mthly Cap: 1.10% \$15,000 - \$74,999 AR P-t-P cap: 1.50% Mthly Avg Spread: 4.25% P-t-P Volatility Control Spread: 4.75% Fixed 1.10% Mthly Cap: .90%	1 Year P-t-P Cap: 2.50 1 Yr Monthly Index Cap: 1.30% Fixed Strategy: 1.10% NOT IN ALL STATES!	\$100,000 + Annual P-t-P Cap: 3.00% MLSB Ann P-t-P Spread:2.75% 2 Yr P-t-P spread: 2.50% for term 2 Yr P-t-P Spread with index cap: 10% for term Fixed: 1.40% Call for under \$100k and Lifetime Income Plus Multiplier rates
Surrender Charges	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.,.5	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	8.3%, 8.0, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6,	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
Liquidity	10% after 1 year	5% Year 1, 10% after 1 year	10% year 1 (20% Cumulative)	10% after 1 year
Waivers/Riders	NCR 100 TIR 100 Income Rider-	Nursing Home Terminal Illness	Confinement Waiver Terminal Illness Lifetime Income : 1-10= 7% 11+ = 5%	Terminal Illness ADL
Death Benefit	Account Value	Account Value	Full Account Value	Full Account value
Other Features	Income Rider	Income Protector Rider .85bpt Charge	Enhanced Income Benefit - 1.40% Charge Rider Death Benefit Early Lifetime Income withdrawal Bonus years 2-7	Income Rider part of contract 1.10% charge Income Available IMMEDIATELY Income value grows first 10 years even If income is started!






							
8- Year							
Product	Lincoln Financial New Directions 8 8-1-2017	American Equity 7/10/2017		OptiChoice 9 8/1/2017		Bonus Gold 16 Year 7/10/2017	
Bonus	SPDA N/A			N/A \$10,000		10%	
Minimum Premium	\$10,000 NQ-Q	\$10,000 initial		Add'l Prem. \$50		\$5,000	
Issue Age	0-85	18-85		0-85		18-80	
Minimum Guarantee	1.0% on 100%	1% on 90% premiums		100% @ 1.00%		1.50%	
Index Methods	Under 100k Performance Triggered: 3.50% 2-Year P-t-P Cap: 9.0% Fixed 2.15% \$100k + Performance Triggered: 4.40% 2-Year P-t-P Cap: 10.00% Fixed 2.30%	Fixed Account: 1.90% AR P-t-P Cap: 4.75% AR P-t-P PR: 45% Monthly P-t-P cap: 1.80% Daily Risk Control asset Fee: 1.25%		\$100k + Perf. Triggered: 3.50% Mthly Cap: 1.60% Mthly Avg Spread : 2.00% Fixed Rate: 2.00% Under \$100k Perf. Triggered: 3.0% Mthly Cap: 1.50% Mthly Avg Spread: 2.45% Fixed Rate: 1.80%		Ann. Mth Avg w/PR: 25% Ann Mth Avg w/cap: 2.25% S&P Ann P-t-P w/PR: 15% S&P Ann P-t-P with cap: 2.25% Dow Monthly Avg with cap: 2.25% Dow P-t-P w/cap: 2.25% Mth P-t-P w/Cap: 1.40% Performance Triggered: 2.00% Bond Yield w/cap: 5.15% Fee 2.0% Volatility Control w/asset fee: 3.25% Fixed: 1.15%	
Surrender Charges	9,8,7,6,4.75,3.5,2,075,0	9.2, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0		9,8,7,6,5,4,3,2,1,		20,19.5,19,18.5,18,17.5,17,16,15,14,12,11,8,6,4,2,0	
Liquidity	10% immediately	10% after 1 year		10% Immediately		10% After 1 year	
Waivers/Riders	Nursing Home/Terminal Illness Benefits effective yr 2 Income Rider can be added later!	Nursing Home Terminal Illness		Terminal Illness effective yr 2 Nursing home effective yr 2		Nursing Home Terminal Illness * if 75 or younger at issue	
Death Benefit	Full Account Value	Account Value		Account value		Full Value	
Other Features	Performance Triggered Strategy			Annuitization after 5 for 5 yrs		Lifetime income Benefit Rider	
	Fixed strategy set for 8 years 60 day Rate Lock Annuitization after yr 2 for 5 yrs	Lifetime Income - Choice Series					



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7 Year Surrender				
Product	Retirement Stages 7 7/10/2017	Assured Income 7 7/10/2017	Prosperity Elite 7 8/1/2017	Opti-Choice 7 8/1/2017
Bonus	N/A		4% FPDA	N/A
Minimum Premium	\$10,000	\$25,000	\$10,000 (\$2,000 each Strategy)	\$10,000
Issue Age	18-80	50-80	0-85 NQ, 18-85 Q	0-85
Minimum Guarantee	87.5% @ 1.0%	1% on 87.5%	Floating Minimum	100% @ 1.00%
Index Methods	<p><i>CROCI Sectors III 5.5% Volatility</i> Ann P-t-P spread: 1.50%</p> <p><i>Momentum Asset Allocator 5.5% vol.</i> 1 Yr P-t-P Par:75% 2 Year P-t-P PAR: 100%</p> <p>S&P AR P-t-P Cap: 5.60% 1 year Perf. Trigger: 3.75%</p> <p>Fixed : 2.00%</p>	<p>1 Year P-t-P Cap: 4.50% 1 Year Performance Trigger: 3.75%</p> <p>Fixed Rate: 1.75% 1 Yr P-t-P Par: 40%</p> <p>Bailout: 3.25%</p>	<p>1 Yr mth P-t-P Cap: 1.50% S&P Monthly Avg: 3.75% S&P 1 yr P-t-P Cap: 3.25% Index Gain w/declared rate: 3.00% Fixed: 1.00% Gold 1 Year P-t-P: 3.75%</p>	<p>< \$100,000 Pref. Triggered: 2.75% Monthly Cap: 1.35% Monthly Avg. Spread: 2.80% Fixed Rate: 1.65%</p> <p>> \$100,000 Perf. Triggered: 3.00% Monthly Cap: 1.50% Monthly Avg. Spread: 2.45% Fixed Rate: 1.80%</p>
Surrender Charges	7, 6, 5, 4, 3, 2, 1,	7, 6, 5, 4, 3, 2, 1	10,9,8,7,6,5,4,0	9,8,7,6,5,4,3
Liquidity	10% After 1 year	10% + vested bonus after 1 year	10% After 1 year	10% immediately
Waivers/Riders	Confinement Terminal Illness	Terminal Illness Nursing Home	Nursing Home, Unemployment Terminal Illness Home Health Care	Terminal Illness effective year 2 Nursing Home effective year 2
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features	Return of Premium: 40bpts Bail out cap is 3.60%	Income Rider - 9% Simple Cost: .90bpts	Income rider available BAIL OUT FEATURE	Add'l Premium \$50 minimum
	Income Rider - Stacked .95bpts 4% roll up for 15 years	Fee Refund Feature Bail Out Endorsement	Premium and Enhanced Riders Available No chargeback at Death	Rate Lock 60 days Annuization after 5 years for 5

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7 - Year				
Product	Indextra 7/15/2017	Performance Elite 7 Plus 7/22/2017	LibertyMark7 Plus 12/8/2016	Voya Quest 7 6/1/2017
Bonus	N/A	5%	5% Persistency	FPDA
Minimum Premium	15,000	May vary by state \$25,000	\$10,000	\$15,000
Issue Age	18-85	0-83	0-85	0-80
Minimum Guarantee	90% @ 1.0%		1% on 100% premium	87.5% @1.0%
Index Methods	GS Momentum Builder 3 yr: 100% Par GS 2-year Momentum Bld: 80% Par GS 1 year P-t-P Momentum Bld: 60% Par 1 year P-t-P Cap: 4.0% Fixed: 1.80%	BNP 2 Year No cap P-t-P Par: 110% Morningstar 2 year no cap Par: 90% S&P 500 2-year no cap p-t-p spread: 3.05% 1 year no cap P-t-P par: 45% 1 year P-t-P Cap: 4.25% 1 year Monthly Cap: 1.75% Fixed account: 1.55%	1 yr P-t-P w/Cap: 4.50% 1 yr Mthly P-t-P w/Cap: 2.15% 1 Yr Gold P-t-P w/cap: 5.10% 1 Yr P-t-P Inversion cap: 6.55% 1 Yr. Dow Real Estate Mth Avg: 59% 2-Yr P-t-P w/Par: 60% 2-Y Risk Control w/Par: 81% Fixed Acct: 1.95%	\$75,000 + Mthly Cap : 1.60% P-t-P Volatility Control 2.25% Spread Monthly Cap Index: 1.60% P-T-P Cap 3.50% Fixed: 1.75% Mthly Average Spread: 1.95% P-t-P Par: 35% \$15,000 - \$74,999 Mthly Cap : 1.20% P-t-P Volatility Control 3.0% Spread Monthly Cap Index: 1.20% P-T-P Cap 3.00% Fixed: 1.75% Mthly Average Spread: 2.75% P-t-P Par: 30%
Surrender Charges	9,8.5,8,7,6,5,4,0	9, 8.8, 7.9, 6.9, 5.9, 5.0, 4.0, 0	9, 8.5,8, 7, 6, 5, 4, 0	
Liquidity	10% immediately	10% immediately	10% after 1 year	10% After 1 year
Waivers/Riders	Nursing Home Terminal Illness GLWB .90% cahrge	Nursing Home Terminal Illness	Nursing Home	Nursing Home Terminal Illness
Death Benefit	Account Value	Account Value	Acct value	Account Value
Other Features	Minimum Account Value 1.07%	20% liquidity ROP after 4 years Enhanced Annuization Cost .95%	NO MVA Heiritage Death Benefit Maximizer: Cost: .30 bpts. Max. Age: 75	Income Protector - Age 50 Cost .85bpts





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6-Year				
Product	Choice 6 7/10/2017	New Directions 6 8/1/2017	Wealth Builder Six 6/1/2017	Performance Elite 15 Plus 6/3/2017
Bonus	N/A		N/A	7% base, 12 % Plus 15 Year Surrender
Minimum Premium	\$10,000 NQ - Q	\$10,000 NQ-Q	\$15,000	\$25,000
Issue Age	18-80	0-85	0-80	0-73 Most states; 0-50 SC
Minimum Guarantee	1% on 90%	100% @ 1.00%	90% @ 1%	100% @1.0%
Index Methods	Fixed Account: 1.80% AR P-t-P Cap: 4.50% AR P--t-P PR: 40% Montly P-t-P cap: 1.70% Volatility Control - Asset fee 1.50%	\$10,000 - \$99,999 Perf. Triggered: 3.50% 2-Yr P-t-P Cap: 9.00% Fixed Rate: 2.15% \$100,000 + Perf. Triggered: 4.00% 2-Yr P-t-P Cap: 10.00% Fixed Rate: 2.30%	\$15,000 - \$99,999 P-t-P Cap: 3.50% Performance Triggered: 3.35% Benchmark Cap: 10% Multiplier: 3.25 Fixed: 2.00% \$100,000+ P-t-P Cap: 4.25% Performance Triggered: 3.70% Benchmark Cap: 10% Mult :3.75% Fixed: 2.00%	Fixed Acct : 1.55% 2 yr no cap p-t-p par: 110% 2 yr no capi p-t-p Par: 90% 2 yr No Cap p-t-p spread: 3.05% 1 yr no cap p-t-p par: 45% 1 year P-t-P Cap: 4.25% 1 yr Mth P-t-P Cap: 1.75% 15 year surrender ACCUMULATION ONLY!
Surrender Charges	9.2, 8, 7,5,5,4,2,5,0	9,8,7,6,4,75,3,5		15,15,14,14,13,13,12,11,10,9,8,7,6,5,4,0
Liquidity	10% after 1 year	10% Immediately	10% after 1 year	
Waivers/Riders	Nursing Home TIR- 100 Income Rider - Choice Series	Nursing Home effective yr 2 Terminal Illness effective yr 2		10% year 1 (20% Cumulative- Plus only) Confinement Terminal Illness
Death Benefit	Full Value	Full account value	Full account value	Account Value
Other Features	Lifetime Incoem Rider - Choice	Performance Triggered Strategy Fixed rate guaranteed for 6 years	Renwal/FLEX Feature - rates .50bpts less than posted	95% charge for Plus only ROP after 4 years - Plus Only
		Rate Lock 60 days Annuization after 2 years for 5		ROP after 4 years - Plus Only

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5-year Product	 Protective Index Annuity 1/3/2017	 VOYA Quest 5 Index 6/1/2017	 OptiChoice 5 8/1/2017	 Bankers 5 year FIA 7/1/2017
Bonus	N/A	NA	N/A	N/A
Minimum Premium	\$10,000 initial ; \$1000 add'l	\$15,000	\$5,000 NQ, \$2000 Q	\$10,000
Issue Age	0-85	0-85	0-85	0-90
Minimum Guarantee	1.00%	100% @ 1.00%		
Index Methods	\$10,000 to \$99,999 Fixed: 2.05% Ann P-t-P Cap 4.45% Ann Tiered Rate Base: 2.45% Enhanced: 2.00% = 4.45% \$100,000 + Fixed: 2.20% AR P-t-P Cap: 4.75% Ann Tiered Rate Base: 2.75% Enhanced: 2.00% = 4.75% Call for Non ROP rates!!!	\$75,000 + AR P-t-P cap: 3.25% Monthly Cap Index: 1.55% Fixed: 1.55% Mth Avg: Spread: 2.10% P-t-P Volatility Control: 3.00% \$15,000 - \$74,999 Mth Avg: Spread: 3.10% AR P-t-P cap: 2.50% Mthy Cap Index: 1.20% Fixed: 1.55%	<\$100k Performance Triggered: 2.50% 1 Yr Monthly Cap: 1.25% 1 Year Index Spread: 3.20% Fixed: 1.50% >\$100k Performance Triggered: 2.75% 1 Yr Monthly Cap: 1.35% 1 Year Index Spread: 2.80% Fixed: 1.65%	Fixed Account: 3.05% Annual reset P-t-P Cap: 6.0% Monthly P-t-P cap: 2.25% Hybrid - FIA/MYGA
Surrender Charges	9,9,8,7,6		9,8,7,6,5	
Liquidity	10% immediately		10% Each Year	
Waivers/Riders	Nursing Home Terminal Illness Unemployment	Nursing Home effective year 2 Terminal Illness effective year 2	Nursing Home Terminal Illness	
Death Benefit	Account Value	Account Value	Account Value	
Other Features	ROP Available	Add'l Premium Min. \$50.00		
		60-day rate lock Nearest Age ROP Available!!		



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5-year				
Product	Atlantic Coast Life Safe Anchor	Personal Choice +	8/1/2017	
Bonus	N/A	N/A		
Minimum Premium		\$5,000		
Issue Age	0-90	0-90		
Minimum Guarantee	1.00%	100% @ 1.0%		
Index Methods	Annual P-t-P Cap = 6.0% Monthly Averaging cap = 6.0% Monthly Sum cap = 2.50% Fixed: 3.15%	Annual P-t-P Cap 6.0% Monthly Averaging 6.0% Monthly Sum Cap 2.25% Fixed Account 3.05%		
Surrender Charges	10,9,8,7,5,	10,9,8,7,5		
Liquidity	10% year 2 Charge - 0.15%	10% year 2 .08% charge		
Waivers/Riders	RMD 0.16% Death Benefit - 0.25% Accumulated interest - .05%	RMD - 0.16% Death Benefit - .35% Accumulated Interest - .08%		
Death Benefit	Account Value	Account Value		
Other Features	Enhanced Death Benefit - 150%	Enhanced Death Benefit - 150%		
	30-day option 30 days prior to end of guarantee period	30-day option 30 days prior to end of guarantee period		