







				
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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Linda Youngblood, Annuity Brokerage Consultant

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 Mthly 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!