

Indexed Annuities

Last update June 21, 2017

Please verify rate before submitting application.



Company	AIG Annuities			
Product/Type	Power 7 Protector SPDA		Power 7 Protector PLUS SPDA	
Ratings	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-80 NQ & Q		50-80 NQ & Q	
Participation Rate/ Cap/Spread	< \$100,000		Income rider automatically included 0.95%	
	3.50% 2.50% 1.25% x 2 1.75%	Annual Pt to Pt Cap Ann. Pt to Pt Spread- ML Strat. Bal* 2 Yr Pt to Pt Spread- ML Strat. Bal* Fixed Rate	2.40% 3.25% 1.90% x 2 1.50%	Annual Pt to Pt Cap Ann. Pt to Pt Spread- ML Strat. Bal* 2 Yr Pt to Pt Spread- ML Strat. Bal* Fixed Rate
	> \$100,000		> \$100,000	
	5.00% 1.50% 0.50% x 2 1.75%	Annual Pt to Pt Cap Ann. Pt to Pt Spread- ML Strat. Bal* 2 Yr Pt to Pt Spread- ML Strat. Bal* Fixed Rate	3.30% 2.20% 1.10% x 2 1.50%	Annual Pt to Pt Cap Ann. Pt to Pt Spread- ML Strat. Bal* 2 Yr Pt to Pt Spread- ML Strat. Bal* Fixed Rate
Bonus	n/a		n/a	
Term	7 years		7 years	
Minimum/Maximum Premium	Min: \$25,000 NQ & Q Max: \$1million w/o approval		Min: \$25,000 NQ & Q Max: \$1million w/o approval	
Free Withdrawals	10% after first year.		10% after first year.	
Minimum Guarantees	1.00% on 87.5% of premium.		1.00% on 87.5% of premium.	
States Not Approved	NY		NY	
Surrender Charges (%)	8, 7, 6, 5, 4, 3, 2, 0		8, 7, 6, 5, 4, 3, 2, 0	
Remarks	MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash		MVA Annuity. Nursing Home, Terminal Illness, ADL waivers. *ML Strategic Balanced Index = S&P 500 Equity & Merrill Lynch 10 Yr Treasury Total Return Index & Cash	
			Lifetime Income Rider Built-In	

Q = Qualified
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Company	Allianz Preferred			
ProductType	Core Income 7 SPDA (Flexible in 1st year)	Core Income 7 Non MVA SPDA (Flexible in 1st year)	222 SPDA (Flexible in 1st year)	222 Non MVA SPDA (Flexible in 1st year)
Ratings	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex
Issue Ages	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q
Participation Rate/ Cap/Spread	Income rider is automatically part of the product. Rider Charge: 1.05% <u>Annual Point to Point</u> 8.50% Bloomberg US Dynamic Balance II 5.00% Nasdaq-100 5.00% S&P 500 5.00% Russell 2000 0.50% Annual Point to Point Spread (Bloomberg US Dynamic Balance II) 2.50% Fixed Account	Income rider is automatically part of the product. Rider Charge: 1.05% <u>Annual Point to Point</u> 8.00% Bloomberg US Dynamic Balance II 4.50% Nasdaq-100 4.50% S&P 500 4.50% Russell 2000 1.00% Annual Point to Point Spread (Bloomberg US Dynamic Balance II) 2.30% Fixed Account	PIV, Protected Income Value, is available after 10 yrs if client elects the lifetime withdrawal option. It offers two bonuses: 20% bonus on premium added in first contract year 50% interest bonus #REF! The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). <u>Annual Point to Point Cap</u> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.25% 3.25% 3.25% 3.25% 3.75% 2.20% Annual Pt to Pt Spread (Bloomberg) 1.70% Fixed Account	PIV, Protected Income Value, is available after 10 yrs if client elects the lifetime withdrawal option. It offers two bonuses: 20% bonus on premium added in first contract year 50% interest bonus The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). <u>Annual Point to Point Cap</u> Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 3.75% 2.75% 2.75% 2.75% 3.25% 2.70% Annual Pt to Pt Spread (Bloomberg) 1.70% Monthly point to point S&P 1.50% Fixed Account
Bonus	n/a	n/a	Information in section above.	Information in section above.
Term	7 years	7 years	10 years	10 years
Minimum/Maximum Premium	Min: \$10,000 NQ & Q Max: \$1 million w/out approval	Min: \$10,000 NQ & Q Max: \$1 million w/out approval	Min: \$20,000 NQ & Q Max: \$1 million w/out approval	Min: \$20,000 NQ & Q Max: \$1 million w/out approval
Free Withdrawals	10% of paid premium available in the contract year following last deposit.	10% of paid premium available in the contract year following last deposit.	10% of paid premium available in the contract year following last deposit.	10% of paid premium available in the contract year following last deposit.
Minimum Guarantee	No less than 1% on 87.5% of premium	No less than 1% on 87.5% of premium	1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.
States Not Approved	AK, MN, MO, MS, NY, OR, PA, UT, WA	Only Approved in: AK, MN, MO, MS, OR, PA, UT, WA	AK, MN, MO, MS, NJ, NY, OR, PA, UT, WA	Only Approved in: AK, MN, MO, MS, NJ, OR, PA, UT, WA
Surrender Charges (%)	8.50, 8, 7, 6, 5, 4, 3, 0	8.50, 8, 7, 6, 5, 4, 3, 0 Surrender charges vary by state	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 Surrender charges vary by state
Remarks	MVA Nursing Home waiver *total additional premium limited to 100k in CA, FL Lifetime Income Rider Built-In	Non-MVA Nursing Home waiver Lifetime Income Rider Built-In	*total additional premium limited to 100k CA & FL MVA Nursing Home waiver Death Benefit: Lump Sum: contract value Five Year Payout: PIV (Not avail in WA) confinement doubler N/A in CA, CT, FL, HI, WA	Non-MVA Nursing Home waiver Death Benefit: Lump Sum: contract value Five Year Payout: PIV (Not avail in WA) confinement doubler N/A in CA, CT, FL, HI, WA

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Company	Allianz Preferred (Different Appointment)			American National
Product/Type	360 SPDA (Flexible in 1st year)	360 Non MVA SPDA (Flexible in 1st year)	365i SPDA (Flexible in 1st year)	Strategy Indexed PLUS 7 SPDA
Ratings	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A+ A.M. Best AA Standard & Poors A2 Moody's 85 Comdex	A A.M. Best A Standard & Poors 78 Comdex
Issue Ages	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q	0-80 NQ & Q
Participation Rate/ Cap/Spread	Income rider is automatically part of the product. Rider Charge: 1.15%	Income rider is automatically part of the product. Rider Charge: 1.15%	Income rider is optional. Rider Charge: 1.20%	2.45% Fixed Account 3.80% Performance Trigger 1.75% Monthly Pt to Pt Cap One-Year Point to Point Method
	Monthly Point to Point Cap Nasdaq / S&P500 / Russell 2000 2.10% 2.10% 2.20%	Monthly Point to Point Cap Nasdaq / S&P500 / Russell 2000 1.90% 1.90% 2.00%	Monthly Point to Point Cap Nasdaq / S&P500 / Russell 2000 1.60% 1.60% 2.30%	4.30% 100% Participation Cap 12.00% 50% Participation Cap
	Annual Point to Point Cap Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.85% 3.75% 3.75% 3.75% 4.25%	Annual Point to Point Cap Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 4.35% 3.25% 3.25% 3.25% 4.10%	Annual Point to Point Cap Bloomberg / Nasdaq / S&P500 / Russell 2000 / Blended 3.50% 2.50% 2.50% 2.50% 2.75%	
	1.70% Annual Point to Point Spread (Bloomberg US Dynamic Balance II) 2.25% Monthly Average Spread (Blind) 1.90% Fixed Account	2.20% Annual Point to Point Spread (Bloomberg Dynamic Balance II) 2.75% Monthly Average Spread (Blind) 1.70% Fixed Account	3.70% Annual Point to Point Spread (Bloomberg US Dynamic Balance II) 3.50% Monthly Average Spread (Blind) 1.40% Fixed Account (not in AL,DE,IA,KY)	
Bonus	25% interest bonus will be added to any interest that is credited until lifetime withdrawals begin.	25% interest bonus will be added to any interest that is credited until lifetime withdrawals begin.	4% * Premium Bonus (First 3 yr deposits)	1.00% Premium Bonus
Term	10 years	10 years	10 years	7 years
Minimum/Maximum Premium	Min: \$20,000 NQ & Q Max: \$1 million w/out approval	Min: \$20,000 NQ & Q Max: \$1 million w/out approval	Min: \$20,000 NQ & Q Max: \$1 million w/out approval	Min: \$10,000 NQ & \$5,000 Q Max: \$1 million w/o approval
Free Withdrawals	10% of paid premium available in the contract year following last deposit.	10% of paid premium available in the contract year following last deposit.	10% of paid premium available in the contract year following last deposit.	10% available immediately
Minimum Guarantees	1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	1.95% for the first 10 years on 87.5% of premium. 1.00% after 10th year.	87.5% of premium accumulated at the minimum guaranteed rate required by each state.
States Not Approved	AK, MN, MO, MS, NY, OR, PA, UT, WA	Only Approved in: AK, MN, MO, MS, OR, PA, UT, WA	AK, MN, MO, MS, NY, OR, PA, UT, WA	NY
Surrender Charges (%)	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 Surrender charges vary by state	10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0	7, 6, 5, 4, 3, 2, 1, 0
Remarks	MVA Nursing Home waiver *total additional premium limited to 100k in CA, FL, NJ Lifetime Income Rider Built-In	MVA Nursing Home waiver Lifetime Income Rider Built-In	Non-MVA product Enhanced Death Benefit Nursing Home waiver Lifetime Income Rider Available	MVA Product Confinement, Disability, and Terminal Illness. Not available in CA or CT. Lifetime Income Rider Available

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Company	American National		Athena			
Product/Type	Strategy Indexed PLUS 10 SPDA		Benefit 10 SPDA	Ascent 10 Bonus 2.0 SPDA	Ascent Pro 10 Bonus Select SPDA	
Ratings	A A 78	A.M. Best Standard & Poors Comdex	A A- 61	A A- 61	A.M. Best Standard & Poors Comdex	A A- 61
Issue Ages	0-80 NQ & Q		30-78 NQ & Q Issue age will vary by state. Call us for details	35-80 NQ & Q FL: 35-64 (65-80 use Ascent Pro 10 Bonus) / IN: 35-74	35-80 NQ & Q	
Participation Rate/ Cap/Spread	2.65% 4.10% 1.90% One-Year Point to Point Method	Fixed Account Performance Trigger Monthly Pt to Pt Cap 100% Participation Cap 50% Participation Cap	Benefit rider is automatically part of the product. Rider Charge: 1.40% S&P 500 Annual Pt to Pt Cap Monthly Pt to Pt Cap Fixed Account	BNP Paribas Multi Asset Div. 5 75.00% 2-yr No Cap Pt-to-Pt, Part. Rate 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate Morningstar Div. Yield Focus Target 55.00% 2-yr No Cap Pt-to-Pt, Part. Rate 45.00% 1-yr No Cap Pt-to-Pt, Part. Rate S&P 500 2.75% 1-yr Pt-to-Pt, Cap (Bailout Cap is 1.00%) 1.30% 1-yr Monthly Cap S&P 500 Daily Risk Control 5% 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate 1.05% Fixed Account	BNP Paribas Multi Asset Div. 5 75.00% 2-yr No Cap Pt-to-Pt, Part. Rate 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate Morningstar Div. Yield Focus Target 55.00% 2-yr No Cap Pt-to-Pt, Part. Rate 45.00% 1-yr No Cap Pt-to-Pt, Part. Rate S&P 500 2.75% 1-yr Pt-to-Pt, Cap (Bailout Cap is 1.00%) 1.30% 1-yr Monthly Cap S&P 500 Daily Risk Control 5% 50.00% 1-yr No Cap Pt-to-Pt, Part. Rate 1.05% Fixed Account	
Bonus	1.00% Premium Bonus		6% (not available in CT / 1% in CA)	1.00% (2.00% in CA)	1.00%	
Term	10 years		10 Years	10 Years	10 Years	
Minimum/Maximum Premium	Min: \$10,000 NQ & \$5,000 Q Max: \$1 million w/o approval		Min: \$5,000 NQ & Q Max: \$1 million w/o approval	Min: \$5,000 NQ & Q Max: \$1 million w/o approval	Min: \$5,000 NQ & Q Max: \$1 million w/o approval	
Free Withdrawals	10% available immediately		5% after the 1st year	10% per year	10% per year	
Minimum Guarantees	87.5% of premium accumulated at the minimum guaranteed rate required by each state.		1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5%	
States Not Approved	IA, NY, OR		NY	AK, CT, DE, HI, TX, UT, WA	Only Approved in: AK, DE, HI, MN, NJ, NV, OH, OR, PA, SC, TX, UT, WA	
Surrender Charges (%)	9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 (Varies by state)	12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0	8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, .09, 0	
Remarks	MVA Product Confinement, Disability, and Terminal Illness. Not available in CA or CT.		MVA Annuity (not in AK, CA, CT, DE, IN, LA, MD, MN, MO, OH, OR, PA, TX, UT, WA) Confinement waiver (not in MA), Terminal Illness waiver	MVA Annuity (no MVA MO) Bonus is on a vesting schedule Confinement (Not in MA) and Terminal Illness waiver Neither waiver is available in CA Income rider is automatically part of the product. Rider Charge: 1.00%	MVA Annuity Bonus is on a vesting schedule Income rider is automatically part of the product. Rider Charge: 1.00%	
	Lifetime Income Rider Available		Lifetime Income Rider Built-In			

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Company	Athene		Global Atlantic	
Product/Type	Performance Elite 10 / 10 Plus SPDA	Performance Elite 15 / 15 Plus SPDA	ForeFreedom Savers SPDA	ForeSpending Select SPDA
Ratings	A A.M. Best A- Standard & Poors 61 Comdex	A A.M. Best A- Standard & Poors 61 Comdex	A- A.M. Best A- Standard & Poors 61 Comdex	A- A.M. Best A- Standard & Poors 61 Comdex
Issue Ages	0-78 NQ & Q Issue age will vary by state. Call us for details	0-73 NQ & Q Issue age will vary by state. Call us for details	0-80 NQ & Q	55-80 NQ & Q
Participation Rate/ Cap/Spread	<u>BNP Paribas Multi Asset Div. 5</u> 95.00% 2-yr No Cap Pt-to-Pt, Part. Rate <u>Morningstar Div. Yield Focus Target</u> 80.00% 2-yr No Cap Pt-to-Pt, Part. Rate <u>S&P 500 Daily Risk Control 8%</u> 3.80% 2-yr No Cap Pt-to-Pt, Annual Spread 40.00% 1-yr No Cap Pt-to-Pt, Part. Rate <u>S&P 500</u> 3.75% 1-yr Pt-to-Pt, Cap 1.65% 1-yr Monthly Cap 1.30% Fixed Account	<u>BNP Paribas Multi Asset Div. 5</u> 110.00% 2-yr No Cap Pt-to-Pt, Part. Rate <u>Morningstar Div. Yield Focus Target</u> 90.00% 2-yr No Cap Pt-to-Pt, Part. Rate <u>S&P 500 Daily Risk Control 8%</u> 3.05% 2-yr No Cap Pt-to-Pt, Annual Spread 45.00% 1-yr No Cap Pt-to-Pt, Part. Rate <u>S&P 500</u> 4.25% 1-yr Pt-to-Pt, Cap 1.75% 1-yr Monthly Cap 1.55% Fixed Account	<u><25k <100k 100k+</u> 7.25% 7.25% 5.75% 3yr pt to pt Armour spread 4.25% 4.25% 4.75% monthly avg cap 1.40% 1.40% 1.65% monthly pt to pt cap 1.70% 1.70% 1.95% Fixed rate 4.25% 4.25% 4.75% annual pt to pt cap	Income rider is automatically included: 0.95% Fee <u><25k <100k 100k+ NO BONUS</u> 10.0% 10.0% 8.00% 3yr pt to pt Armour spread 3.25% 3.25% 3.75% monthly avg with cap 1.05% 1.05% 1.30% monthly pt to pt cap 1.35% 1.35% 1.60% Fixed rate 2.75% 2.75% 3.25% annual pt to pt cap <u><25k <100k 100k+ 7% Premium bonus</u> 11.00% 11.00% 8.50% 3yr pt to pt Arm sprd 2.75% 2.75% 3.25% monthly avg ann cap 1.15% 1.15% 1.40% monthly pt to pt cap #NAME? 2.25% 2.25% 2.75% annual pt to pt cap
Bonus	Elite 10: 4% Premium Bonus (2% in CA) Elite 10 Plus: 9% Premium Bonus (6% in CA)	Elite 15: 7% Premium Bonus Elite 15 Plus: 12% Premium Bonus (9% in MN)	n/a	5% Premium Bonus (Bonus Option Only)
Term	10 years	15 years	10 years	10 years
Minimum/Maximum Premium	Min: \$25,000 NQ & Q (\$5K in PA & WA) Max: \$1 million w/o approval	Min: \$25,000 NQ & Q (\$5K in PA & WA) Max: \$1 million w/o approval	Min: 5,000 NQ & Q Max: \$1,000,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q
Free Withdrawals	Elite 10: 5% after 1st year Elite 10 Plus: 10% available immediately/20% accum.	Elite 15: 5% after 1st year Elite 15 Plus: 10% available immediately/20% accum.	10% after 1st year	10% available immediately
Minimum Guarantees	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
States Not Approved	CT, NY	CA, CT, NY, PA, UT, WA	CA, NY	CA, NY CT - Bonus option not available
Surrender Charges (%)	12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 (Varies by state)	15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0 (Varies by state)
Remarks	MVA Product (not in MD, MN, MO, PA, WA) Bonus is on a vesting schedule *S&P 500 Daily Risk Control 2 8% Total Return **Not available in NH & NV Confinement (not in MA) and Terminal Illness Waiver Liquidity Rider gives higher Premium Bonus, Enhanced Free Withdrawals, Return of Premium	MVA Product (not in MD, MN, MO, PA, WA) Bonus is on a vesting schedule *S&P 500 Daily Risk Control 2 8% Total Return **Not available in NH & NV Confinement (not in MA) and Terminal Illness Waiver Liquidity Rider gives higher Premium Bonus, Enhanced Free Withdrawals, Return of Premium	MVA Product Nursing Home and Terminal Illness waiver Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.	MVA Product Nursing Home and Terminal Illness waiver Premium Bonus Recapture Schedule. Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.

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Company	Global Atlantic			Great American
Product/Type	Income 150+ SPDA	Index Bonus 115 SPDA	Income 125+ SPDA	American Custom 10 FPDA (Flexible for first 2 years)
Ratings	A- A.M. Best A- Standard & Poors 61 Comdex	A- A.M. Best A- Standard & Poors 61 Comdex	A- A.M. Best A- Standard & Poors 61 Comdex	A A.M. Best A+ Standard & Poors A2 Moody's 81 Comdex
Issue Ages	55-80 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ / 15-85 Q, Inherit.Q 18-75, Inherit. NQ 0-75
Participation Rate/ Cap/Spread	Income rider is automatically part of the product. Rider Charge: 0.95% <div> <div><25k</div> <div><100k</div> <div>100k+</div> </div> <div> <div>8.00%</div> <div>8.00%</div> <div>6.00%</div> </div> <div>- 3 yr point to point spread*</div> <div>5.50%</div> <div>5.50%</div> <div>4.00%</div> <div>- 2 yr point to point spread**</div> <div>2.75%</div> <div>2.75%</div> <div>3.25%</div> <div>- annual pt to pt cap</div> <div>1.30%</div> <div>1.30%</div> <div>1.55%</div> <div>- monthly pt to pt cap</div> <div>1.30%</div> <div>1.30%</div> <div>1.55%</div> <div>- monthly pt to pt cap</div> <div>1.35%</div> <div>1.35%</div> <div>1.60%</div> <div>- fixed rate</div> <div>* Barclays ARMOUR II Index</div> <div>**BlackRock Diversa Volatility Control Index</div>	Income rider is automatically part of the product. Rider Charge: 0.95% <div> <div><25k</div> <div><100k</div> <div>100k+</div> </div> <div> <div>2.75%</div> <div>2.75%</div> <div>3.25%</div> </div> <div>annual pt to pt cap</div> <div>1.30%</div> <div>1.30%</div> <div>1.55%</div> <div>monthly pt to pt cap</div> <div>1.35%</div> <div>1.35%</div> <div>1.60%</div> <div>fixed rate</div>	Income rider is automatically part of the product. Rider Charge: 0.55% <div> <div><25k</div> <div><100k</div> <div>100k+</div> </div> <div> <div>2.75%</div> <div>2.75%</div> <div>3.25%</div> </div> <div>annual pt to pt</div> <div>1.30%</div> <div>1.30%</div> <div>1.55%</div> <div>monthly pt to pt cap</div> <div>1.35%</div> <div>1.35%</div> <div>1.60%</div> <div>fixed rate</div>	<div>Under \$150K</div> <div>50.00%</div> <div>Annual Pt to Pt w/ PR (S&P 500 RC 10%)</div> <div>4.00%</div> <div>Annual Pt to Pt Cap (S&P 500)</div> <div>4.75%</div> <div>GLD Annual Pt to Pt Cap*</div> <div>5.00%</div> <div>Ann. P-t-P Cap (iShares US Real Estate)</div> <div>1.40%</div> <div>Fixed Rate</div> <div>\$150K and Over</div> <div>55.00%</div> <div>Annual Pt to Pt w/ PR (S&P 500 RC 10%)</div> <div>4.25%</div> <div>Annual Pt to Pt Cap (S&P 500)</div> <div>5.00%</div> <div>GLD Annual Pt to Pt Cap*</div> <div>5.25%</div> <div>Ann. P-t-P Cap (iShares US Real Estate)</div> <div>1.50%</div> <div>Fixed Rate</div> <div>Lower Rates in AK, CA, IN, MN, MO, OH, PA, TX, UT, VA</div>
Bonus	20% added to Income Base (GLIB)	15% added to Income Base (GLIB)	25% added to Income Base (GLIB)	n/a
Term	10 years	10 years	10 years	10 years
Minimum/Maximum Premium	Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$1,000,000 NQ & Q	Min: \$25,000 NQ & Q Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+
Free Withdrawals	10% available immediately	10% after 1st year	10% after 1st year	5% available immediately
Minimum Guarantees	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 90% of premium
States Not Approved	NY	NY	NY	NY
Surrender Charges (%)	10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0 (Varies by state)	12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0 (Varies by state)	12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0 (Varies by state)	9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0
Remarks	MVA Product (varies in AK, CT, FL,MN, NV, OH, OK OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver **not approved in DE, HI, NJ, VA, VT <div>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</div> <div>Lifetime Income Rider Built-In</div>	MVA Product (varies in AK, CT, FL,MN, NV, OH, OK OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver <div>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</div> <div>Lifetime Income Rider Built-In</div>	MVA Product (varies in AK, CT, FL,MN, NV, OH, OK OR, SC, TX, UT, WA) Nursing Home and Terminal Illness waiver <div>Large case comp restriction: a portion is paid at issue, remainder paid 30 days from delivery receipt.</div> <div>Lifetime Income Rider Built-In</div>	MVA Product (Non-MVA in AK,CA,IN,MN,MO,OH,PA,TX,VA) Extended care and terminal illness waivers Cumulative Free-Withdrawal Rider available at additional cost <div>Lifetime Income Rider Available</div>

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Indexed Annuities

Last update June 21, 2017

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Company	Great American			
Product/Type	American Legend III FPDA		American Valor 10 FPDA	
Ratings	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex	A A+ A2 81	A.M. Best Standard & Poors Moody's Comdex
Issue Ages	0-85 NQ / 15-85 Q		issue ages based on selected rider	
Participation Rate/ Cap/Spread	4.80% Annual Pt to Pt Cap (S&P 500) 55% Annual pt to pt PR (S&P 500 RC10%) 2.00% Monthly Pt to Pt Cap 5.50% Ann. P-t-P Cap (iShares US Real Estate) 5.00% GLD Annual Pt to Pt Cap* 65% Ann. PtP Par. Rate (S&P US Retiree Sp.) 1.80% Fixed Rate		4.50% Annual Pt to Pt Cap (S&P 500) 50.00% Annual pt to pt PR (S&P 500 RC 10%) 65% Ann. PtP Par. Rate (S&P US Retiree Sp.) 1.00% Fixed Rate Effective 9/12/16: Valor 10 sales will require the purchase of a rider with the contract. 3 riders available. Call for details Inheritance Enhancer: 50-85 IncomeSecure: 40-85 IncomeSustainer Plus: 40-85	
Bonus	n/a		2% Premium Bonus (First 3 yr deposits)	
Term	7 years		10 years	
Minimum/Maximum Premium	Min: \$10K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+		Min: \$10K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+	
Free Withdrawals	10% available immediately		10% available immediately	
Minimum Guarantees	1.00% on 100% of premium		1.00% on 100% of premium	
States Not Approved	NY		NY	
Surrender Charges (%)	9, 8, 7, 6, 5, 4, 3, 0		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
Remarks	Non-MVA product Extended care and terminal illness waivers No rolling surrender *SPDR Gold Trust (not available in NH or NJ)		Non-MVA product Extended care and terminal illness waivers	
	Lifetime Income Rider Available		Lifetime Income Rider Available	

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Company	Integrity				Lincoln Financial Group			
Product/Type	Indextra 7 SPDA		Indextra 10 SPDA		New Directions 6 SPDA		New Directions 8 SPDA	
Ratings	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best
	AA	Standard & Poors	AA	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors
	Aa3	Moody's	Aa3	Moody's	A1	Moody's	A1	Moody's
	96	Comdex	96	Comdex	90	Comdex	90	Comdex
Issue Ages	18-85 NQ & Q		18-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Participation Rate/ Cap/Spread	4.00%	Annual Pt to Pt Cap	4.25%	Annual Pt to Pt Cap	< \$100,000		< \$100,000	
	55.00%	1 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	60.00%	1 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	7.80%	2yr Pt to Pt Cap	8.25%	2yr Pt to Pt Cap
	80.00%	2 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	85.00%	2 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	3.15%	Performance triggered	3.50%	Performance triggered
	100.00%	3 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	105.00%	3 Yr Pt to Pt Momentum Bldr PR (Goldman Sachs)*	1.90%	Fixed Rate	2.00%	Fixed Rate
	1.60%	Fixed Rate	1.70%	Fixed Rate	> \$100,000		> \$100,000	
					8.25%	2yr Pt to Pt Cap	9.50%	2yr Pt to Pt Cap
Bonus	n/a		n/a		n/a		n/a	
Term	7 years		10 years		6 years		8 years	
Minimum/Maximum Premium	Min:	\$15,000 NQ & Q	Min:	\$15,000 NQ & Q	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q
	Max:	\$1M (Age <75), \$750K (Age 76+)	Max:	\$1M (Age <75), \$750K (Age 76+)	Max:	\$2 million w/o approval	Max:	\$2 million w/o approval
Free Withdrawals	10% available immediately		10% available immediately		10% available immediately.		10% available immediately.	
Minimum Guarantees	107% of premium		110% of premium		0.50% on 100% of premium		0.50% on 100% of premium	
States Not Approved	ME, NH, NY VT		ME, NH, NY VT		NY		NY	
Surrender Charges (%)	9, 8.5, 8, 7, 6, 5, 4		9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1		9, 8, 7, 6, 4.75, 3.50		9, 8, 7, 6, 4.75, 3.50, 2, 0.75	
Remarks	Nursing Home and Terminal Illness Waiver (except CA, CT)		Nursing Home and Terminal Illness Waiver (except CA, CT)		MVA Annuity		MVA Annuity	
	Lifetime Income Rider Available		Lifetime Income Rider Available					

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Company	Lincoln Financial Group							
Product/Type	OptiBlend 7 FPDA (Maximum of \$25K per year)		OptiBlend 10 FPDA (Maximum of \$25K per year)		OptiChoice 5 FPDA (Maximum of \$25K per year)		OptiChoice 7 FPDA (Maximum of \$25K per year)	
Ratings	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best
	AA-	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors
	A1	Moody's	A1	Moody's	A1	Moody's	A1	Moody's
	90	Comdex	90	Comdex	90	Comdex	90	Comdex
Issue Ages	0-85 NQ & Q		0-80 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Participation Rate/ Cap/Spread	< \$100,000		< \$100,000		< \$100,000		< \$100,000	
	2.00%	Fixed Rate	2.20%	Fixed Rate	1.50%	Fixed Rate	1.65%	Fixed Rate
	3.75%	Annual Pt to Pt Cap	4.15%	Annual Pt to Pt Cap	3.20%	Monthly Avg Index w/Spread	2.80%	Monthly Avg Index w/Spread
	3.35%	Performance Triggered	3.65%	Performance Triggered	2.50%	Performance (n/a in WA)	2.75%	Performance (n/a in WA)
	2.40%	Volatility Ctrl An Pt to Pt w/Spread*	1.95%	Volatility Ctrl An Pt to Pt w/Spread*	1.25%	Monthly Pt to Pt Cap	1.35%	Monthly Pt to Pt Cap
	> \$100,000		> \$100,000		> \$100,000		> \$100,000	
	2.10%	Fixed Rate	2.35%	Fixed Rate	1.65%	Fixed Rate	1.80%	Fixed Rate
	4.00%	Annual Pt to Pt Cap	4.75%	Annual Pt to Pt Cap	2.80%	Monthly Avg Index w/Spread	2.45%	Monthly Avg Index w/Spread
	3.50%	Performance Triggered	4.00%	Performance Triggered	2.75%	Performance (n/a in WA)	3.00%	Performance (n/a in WA)
	2.20%	Volatility Ctrl An Pt to Pt w/Spread*	1.50%	Volatility Ctrl An Pt to Pt w/Spread*	1.35%	Monthly Pt to Pt Cap	1.50%	Monthly Pt to Pt Cap
Bonus	n/a		n/a		n/a		n/a	
Term	7 years		10 years		5 years		7 years	
Minimum/Maximum Premium	Min:	\$10,000 NQ & Q (\$50 subsequent)	Min:	\$10,000 NQ & Q (\$50 subsequent)	Min:	\$5,000 NQ / \$2,000 Q	Min:	\$5,000 NQ / \$2,000 Q
	Max:	\$2,000,000 w/o approval	Max:	\$2,000,000 w/o approval	Max:	\$2 million w/o approval	Max:	\$2 million w/o approval
Free Withdrawals	10% available immediately		10% available immediately		10% available immediately.		10% available immediately.	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium		0.50% on 100% of premium		0.50% on 100% of premium	
States Not Approved	NY		AK, MN, MO, MS, NY, OR, PA, UT, WA		Approved in all States.*		Approved in all States.*	
Surrender Charges (%)	9, 8, 7, 6, 5, 4, 3, 0		9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		9, 8, 7, 6, 5		9, 8, 7, 6, 5, 4, 3	
Remarks	MVA Product No rolling surrender Nursing Home (not in MA) and Terminal Illness Waivers *S&P 500 Daily Risk Control 5% Index		MVA Product No rolling surrender Nursing Home (not in MA) and Terminal Illness Waivers *S&P 500 Daily Risk Control 5% Index		MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.		MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.	
	Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available	

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Indexed Annuities

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Company	Lincoln Financial Group				North American			
Product/Type	OptiChoice 9 FPDA (Maximum of \$25K per year)		OptiPoint 8 & 10 FPDA (Maximum of \$25K per year)		Benefit Solutions 10 SPDA		Benefit Solutions II SPDA	
Ratings	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best
	AA-	Standard & Poors	AA-	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors
	A1	Moody's	A1	Moody's				
	90	Comdex	90	Comdex	91	Comdex	91	Comdex
Issue Ages	0-80 NQ & Q		OptiPoint 8: 0-85 NQ & Q OptiPoint 10: 0-80 NQ & Q		40-79 NQ & Q		40-85 NQ & Q	
Participation Rate/ Cap/Spread	< \$100,000		8 year:		Rider is automatically part of product. Rider charge 1.20%		Rider is automatically part of product. Rider charge 1.20%	
	1.80%	Fixed Rate	1.30%	Fixed Rate	S&P 500		S&P 500	
	2.45%	Monthly Avg Index w/Spread	2.15%	Performance (n/a in WA)	70% Monthly Average Participation Rate		70% Monthly Average Participation Rate	
	3.00%	Performance (n/a in WA)	5.10%	2yr Pt to Pt Cap	5.00% Annual Pt to Pt Cap		4.50% Annual Pt to Pt Cap	
	1.50%	Monthly Pt to Pt Cap	1.75%	2yr Monthly Pt to Pt Cap	2.15% Monthly Pt to Pt Cap		2.00% Monthly Pt to Pt Cap	
	> \$100,000		10 year:		S&P 500 Volatility Control 5%		S&P 500 Volatility Control 5%	
	2.00%	Fixed Rate	1.30%	Fixed Rate	1.75% Annual Pt to Pt Spread		2.00% Annual Pt to Pt Spread	
	2.00%	Monthly Avg Index w/Spread	2.15%	Performance (n/a in WA)	DJIA		DJIA	
	3.35%	Performance (n/a in WA)	5.10%	2yr Pt to Pt Cap	75% Monthly Average Participation Rate		70% Monthly Average Participation Rate	
	1.60%	Monthly Pt to Pt Cap	1.75%	2yr Monthly Pt to Pt	NASDAQ		NASDAQ	
					1.65% Monthly Pt to Pt Cap		1.65% Monthly Pt to Pt Cap	
Bonus	n/a		8 Yr: <\$100k = 2% Bonus / >\$100k = 3% Bonus 10 yr: <\$100k = 3% Bonus / >\$100k = 4% Bonus		20% added to Benefit Base		20% added to Benefit Base	
Term	9 years		8 years / 10 years		10 years		10 years	
Minimum/Maximum Premium	Min:	\$5,000 NQ / \$2,000 Q	Min:	\$10,000 NQ & Q	Min:	\$20,000 NQ & Q	Min:	\$20,000 NQ & Q
	Max:	\$2 million w/o approval	Max:	\$2 million w/o approval	Max:	\$1,000,000 NQ & Q	Max:	\$1,000,000 NQ & Q
Free Withdrawals	10% available immediately.		10% available immediately.		5% after 1st year		5% after 1st year	
Minimum Guarantees	0.50% on 100% of premium		0.50% on 100% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium	
States Not Approved	AK, MN, MO, OR, UT, WA		AK, MN, NY, OR, UT		MN, MO, OR, PA, UT, VA, NY *For AK,MN,MO,OR,PA,UT,VA,WA, see product on right		ONLY APPROVED IN: AK, MN, MO, OR, PA, UT, VA, WA	
Surrender Charges (%)	9, 8, 7, 6, 5, 4, 3, 2, 1		8 yr: 9, 8, 7, 6, 5, 4, 3, 2 10 yr: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1		10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0		7, 6, 5, 4, 3, 2, 1, 0	
Remarks	MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month.		* MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month. *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60%		MVA Product Nursing Home waiver (not available in MA) Benefit Base can be used for Income Stream, Nursing Home Multiplier (NA in CA) or Death Benefit Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.		MVA Product Nursing Home waiver Benefit Base can be used for Income Stream, Nursing Home Multiplier or Death Benefit Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.	
	Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income/Benefit Rider Built-In		Lifetime Income/Benefit Rider Built-In	

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Company	North American							
Product/Type	Charter Plus 10 FPDA		Charter Plus 14 FPDA		IncomeChoice 10 FPDA		Performance Choice 8 (8 Plus) FPDA	
Ratings	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best
	A+	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors	A+	Standard & Poors
	91	Comdex	91	Comdex	91	Comdex	91	Comdex
Issue Ages	0-79 NQ & Q		0-75 NQ & Q (0.52 in CA)		40-79 NQ & Q		0-85 (SC: 0-55 and 0-52 for PLUS / IN: 0-82 for PLUS)	
Participation Rate/ Cap/Spread	S&P 500 3.60% DA Index Margin (no cap) 1.35% monthly pt to pt cap 2.60% Annual pt to pt cap 25.00% Annual pt to pt participation (no cap) S&P 500 low vol.daily risk control 3.90% Ann pt to pt index margin (no cap) 4.85% 2 yr pt to pt index, annual margin (no cap) NASDAQ 100 1.30% monthly pt to pt cap 1.55% Fixed account Different rates apply in: AK, CA, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA. Call for details		S&P 500 2.85% DA Index Margin (no cap) 1.75% monthly pt to pt cap 3.80% Annual pt to pt cap 30.00% Annual pt to pt participation (no cap) S&P 500 low vol daily risk control 2.60% Ann pt to pt index margin (no cap) 0.0345 yr pt to pt index, annual margin (no cap) NASDAQ 100 1.40% monthly pt to pt cap 0.018 Fixed account		(GLWB) built-in feature - No Additional Charge <\$250K />\$250K S&P 500 1.60% / 1.70% Monthly Pt to Pt Cap 3.75% / 4.00% Annual Pt to Pt Cap 30% / 30% Annual pt to pt participation rate S&P 500 Volatility Control 3.00% / 2.50% 1 yr ptp S&P low Vol. 5% . Spread 3.80% / 3.40% 2 yr ptp S&P low Vol. 8% . Spread 8.00% / 7.00% Index return threshold 50% / 50% Base participation rate 120% / 135% Enhanced participation rate 1.70% / 1.85% Fixed Account Ann. Pt-to-Pt w/threshold Part. Rate		#REF! No premium Bonus 4.55% Annual Pt to Pt Cap 1.90% Monthly Pt to Pt Cap 4.35% Inverse Performance Trigger 2.40% Volatility Ctrl. An. Pt to Pt w/Spread 2.25% Fixed Account Plus Version: 4% Premium Bonus* 3.65% Annual Pt to Pt Cap 1.60% Monthly Pt to Pt Cap 3.45% Inverse Performance Trigger 3.30% Volatility Ctrl. An. Pt to Pt w/Spread 1.75% Fixed Account	
Bonus	10 Plus: 5% under \$75K / 7% for \$75k+ (First 7 yr deposits)		8% low band / 10% high band		5% bonus added to GLWB Value ONLY on deposits made in first five years.		*Premium bonus first 5 years.	
Term	10 years		14 years		10 years		8 years	
Minimum/Maximum Premium	Min: \$20,000 NQ & Q		Min: \$20,000 NQ & Q		Min: \$20,000 NQ & Q Max: \$1,000,000		Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000	
Free Withdrawals	10% after first year		10% after first year		5% after first year (one per year)		10% after first year (one per year)	
Minimum Guarantees	1.00% on 87.5% of premium		1.00% on 87.5% of premium				1.00% on 87.5% of premium	
States Not Approved	NY		AK, CT, DE, MN, MO, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA		AK, CA, CT, DE, MN, MO, NV, NY, OK, OR, SC, UT, VA, WA Vol. Strategies, TPS N/A in HI, NH, PA		AK, CT, DE, MN, MO, NV, NY, OK, OR, VA, WA Lower rates in UT Volatility Index not available in IN,LA,PA,SC,VT	
Surrender Charges (%)	10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 May vary by state. Bonus Recapture also applies.		14 yr: 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 Bonus recapture also applies		10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0		8 yr: 10, 10, 10, 10, 9, 8, 5, 3, 0 (may vary by state) Bonus Recapture also applies.	
Remarks	MVA Annuity Nursing Home Confinement Waiver		MVA Annuity Nursing Home Confinement Waiver		Interest Adjustment = MVA product Nursing home waiver (N/A in MA) No Rolling Surrender		Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender Other Indices available	
	Comp on policies of at least 500k will be held for a 30 day free-look period in all states		comp on policies of at least \$500k will be held for a 30 day free-look period in all states		Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.		Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.	
					Lifetime Income/Benefit Rider Built-In		Life Income Rider (Not available on PC8PLUS)	

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Company	North American			Principal Financial Group
Product/Type	Performance Choice 12 (12 Plus) FPDA	RetireChoice 10 FPDA	RetireChoice 14 FPDA	Secure Choice SPDA
Ratings	A+ A.M. Best A+ Standard & Poors 91 Comdex	A+ A.M. Best A+ Standard & Poors 91 Comdex	A+ A.M. Best A+ Standard & Poors 91 Comdex	A+ A.M. Best A+ Standard & Poors A1 Moody's 90 Comdex
Issue Ages	0-75 (0-52 in CA / 0-55 in TX / 0-48 in SC for PLUS)	0-79 NQ & Q	0-75 NQ & Q (0-65 in CA / 0-54 in TX)	0-85 NQ & Q
Participation Rate/ Cap/Spread	#REF! No premium Bonus 5.40% Annual Pt to Pt Cap 2.05% Monthly Pt to Pt Cap 4.45% Inverse Performance Trigger 1.75% Volatility Ctrl. An. Pt to Pt w/Spread 2.30% Fixed Account Plus Version: 7% Premium Bonus* 4.15% Annual Pt to Pt Cap 1.65% Monthly Pt to Pt Cap 3.55% Inverse Performance Trigger 2.95% Volatility Ctrl. An. Pt to Pt w/Spread 1.80% Fixed Account	<\$250K />\$250K 55% / 60% Monthly Average w/ Part. Rate 3.90% / 4.20% Annual Pt to Pt Cap 2.85% / 3.25% Volatility Ctrl. An. Pt to Pt w/Spread 1.65% / 1.75% Monthly Pt to Pt Cap 3.65% / 3.90% Inverse Performance Trigger 1.85% / 2.00% Fixed Account Optional Additional Benefit Rider: 0.55% cost 2.50% Additional Bonus: Bonus increases to 5%. 5% Additional Payout Benefit. See Remarks* Enhanced Free Withdrawal: See Free Withdrawals* Return of Premium: Available after 2nd year. Lower Rates in OH, OK and UT. Call for Details	<\$250K />\$250K 60% / 65% Monthly Average w/ Part. Rate 4.30% / 4.70% Annual Pt to Pt Cap 2.25% / 1.85% Volatility Ctrl. An. Pt to Pt w/Spread 2.00% / 2.10% Monthly Pt to Pt Cap 3.90% / 4.25% Inverse Performance Trigger 2.25% / 2.50% Fixed Account Optional Additional Benefit Rider: 0.60% cost 5% Additional Bonus: Bonus increases to 8%. 4% Additional Payout Benefit. See Remarks* Enhanced Free Withdrawal: 10% avail. In 2nd yr. Return of Premium: Available after 2nd year. Lower Rates in OH and UT. Call for Details	4 Year <\$50K / >\$50K 3.25% / 3.45% Annual Pt-to-Pt Cap 2.50% / 2.65% Performance Trigger 5 Year <\$50K / >\$50K 3.65% / 3.90% Annual Pt-to-Pt Cap 2.80% / 2.95% Performance Trigger
Bonus	*Premium bonus first 5 years.	2.50% (First 5 Yrs Deposits)	3.00% (First 5-yr deposits)	n/a
Term	12 years	10 years	14 years	4 & 5 years
Minimum/Maximum Premium	Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000	Min: \$20,000 NQ & Q	Min: \$20,000 NQ & Q	Min: \$10,000 NQ & Q Max: \$1,000,000
Free Withdrawals	10% after first year (one per year)	10% after first year (one per year). **Enhanced: After 2nd yr, 20% if no withdrawal was taken in previous yr.	10% after first year (one per year). **Enhanced: After 2nd yr, 20% if no withdrawal was taken in previous yr.	10% of beginning of contract year value
Minimum Guarantees	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 90% of premium
States Not Approved	AK,CT,DE,MN,MO,NV,NY,OH,OK,OR,UT,VA,WA Volatility Index not available in IN,LA,PA,SC,VT Clients 65 and + in Florida: call for requirements.	AK, CA, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA Volatility Index not available in PA, SC	AK,CA,CT,DE,MN,MO,NV,NY,OH,OK,OR,SC,UT,VA,VT,WA Volatility Index not available in PA Clients 65 and + in Florida: call for requirements.	NY
Surrender Charges (%)	12 yr: 10, 10, 10, 10, 10, 9, 8, 6, 7, 5, 4, 2, 0	10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 (May vary by state) Bonus Recapture also applies.	14 yr: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 May vary by state. Bonus Recapture also applies.	4year: 9, 9, 8, 7 5 year: 9, 9, 8, 7, 6
Remarks	Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender 6 other indices available. Comp on policies of at least \$500K will be held for a 30 day free-look period in all states.	Interest Adjustment = MVA product Nursing home waiver. *5% will be added if annuity payout is elected after 10yrs Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available	Interest Adjustment = MVA product Nursing home waiver. *4% will be added if annuity payout is elected after 14yrs Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available	Disability, Nursing Home, & Terminal Illness waivers available for most states

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Indexed Annuities

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Company	Principal Financial Group		Protective Life					
Product/Type	Secure Choice SPDA		Indexed Annuity II 5 SPDA (Flexible during first year)		Indexed Annuity II 7 SPDA (Flexible during first year)		Indexed Annuity II 10 SPDA (Flexible during first year)	
Ratings	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best	A+	A.M. Best
	A+	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors	AA-	Standard & Poors
	A1	Moody's	A2	Moody's	A2	Moody's	A2	Moody's
	90	Comdex	87	Comdex	87	Comdex	87	Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
Participation Rate/ Cap/Spread	6 Year		< \$100,000		< \$100,000		< \$100,000	
	<\$50K / >50K		1.85% Fixed Rate		1.95% Fixed Rate		2.25% Fixed Rate	
	3.75% / 4.00% Annual Pt-to-Pt Cap		4.20% Annual Pt-to-Pt Cap		4.45% Annual Pt-to-Pt Cap		4.80% Annual Pt-to-Pt Cap	
	2.85% / 3.00% Performance Trigger		2.90% Performance Trigger		3.35% Performance Trigger		3.70% Performance Trigger	
			3.90% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		4.10% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		4.50% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)	
	7 Year		> \$100,000		> \$100,000		> \$100,000	
	<\$50K / >50K		2.00% Fixed Rate		2.10% Fixed Rate		2.40% Fixed Rate	
	3.95% / 4.20% Annual Pt-to-Pt Cap		4.50% Annual Pt-to-Pt Cap		4.75% Annual Pt-to-Pt Cap		5.10% Annual Pt-to-Pt Cap	
	3.00% / 3.15% Performance Trigger		3.20% Performance Trigger		3.65% Performance Trigger		4.00% Performance Trigger	
			4.20% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		4.40% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)		4.80% Annual Pt-to-Pt Cap to Term (cap is locked in for entire surrender period)	
Bonus	n/a		n/a		n/a		n/a	
Term	6 & 7 years		5 years		7 years		10 years	
Minimum/Maximum Premium	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q
	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1,000,000
Free Withdrawals	10% of beginning of contract year value		10% available immediately.		10% available immediately.		10% available immediately.	
Minimum Guarantees	1.00% on 90% of premium		1.00% on 100% of premium		1.00% on 100% of premium		1.00% on 100% of premium	
States Not Approved	NY		NY		NY		NY	
Surrender Charges (%)	6 year: 9, 9, 8, 7, 6, 5 7 year: 9, 9, 8, 7, 6, 5, 4		9, 9, 8, 7, 6, 0		9, 9, 8, 7, 6, 5, 4, 0		9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
Remarks	Disability, Nursing Home, & Terminal Illness waivers available		MVA Product Non-MVA Product w/Lower Rates in: AK, MO OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.		MVA Product Non-MVA Product w/Lower Rates in: AK, MO, OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.		MVA Product Non-MVA Product w/Lower Rates in: AK, MO, OR, PA, UT, VT Nursing Home, Terminal Illness, and Unemployment Optional Return of Premium at lower rates/caps.	
			Lifetime Income Rider Available		Lifetime Income Rider Available		Lifetime Income Rider Available	

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Indexed Annuities

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Company	Symetra				The Standard		VOYA Financial	
Product/Type	Edge Pro 5 SPDA		Edge Pro 7 SPDA		Index Select Annuity SPDA		Wealth Builder 6 FPDA	
Ratings	A	A.M. Best	A	A.M. Best	A	A.M. Best	A	A.M. Best
	A	Standard & Poors	A	Standard & Poors	A+	Standard & Poors	A	Standard & Poors
	A3	Moody's	A3	Moody's	A2	Moody's	A2	Moody's
	77	Comdex	77	Comdex	79	Comdex	76	Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-90 NQ & Q (10 Yr option: 0-80)		0-80 NQ & Q	
Participation Rate/ Cap/Spread	\$10,000 - \$99,999		\$10,000 - \$99,999		5 Year	Annual Pt to Pt Cap	\$15,000 - \$99,999	
	1.65%	Fixed Account	1.75%	Fixed Account	4.25%	\$15,000 - \$99,999	3.25	Benchmark Strategy* Multiplier
	3.50%	Annual Pt to Pt Cap S&P 500	4.00%	Annual Pt to Pt Cap S&P 500	4.75%	\$100,000+	3.50%	Annual Pt to Pt Cap
	4.50%	Monthly Avg Cap S&P 500	4.75%	Monthly Avg Cap S&P 500	7 Year		3.25%	Performance Trigger
	3.50%	MSCI EAFE pt to pt cap	4.00%	MSCI EAFE pt to pt cap	5.00%	\$15,000 - \$99,999	2.00%	Fixed Rate
	4.50%	MSCI EAFE monthly avg cap	4.75%	MSCI EAFE monthly avg cap	5.50%	\$100,000+	\$100,000 - \$749,000	
	\$100,000+		\$100,000+		10 Year		3.75	Benchmark Strategy* Multiplier
	2.10%	Fixed Account	2.25%	Fixed Account	5.10%	\$15,000 - \$99,999	4.25%	Annual Pt to Pt Cap
	4.50%	Pt to Pt Cap S&P 500	5.10%	Pt to Pt Cap S&P 500	5.60%	\$100,000+	3.70%	Performance Trigger
	6.00%	Monthly Avg Cap S&P 500	6.25%	Monthly Avg Cap S&P 500	2.00% Fixed Account		2.00%	Fixed Rate
	4.50%	MSCI EAFE pt to pt cap	5.10%	MSCI EAFE pt to pt cap			\$750,000 +	
	6.00%	MSCI EAFE monthly avg cap	6.25%	MSCI EAFE monthly avg cap			Call for Details	
Bonus	n/a		n/a		n/a		n/a	
Term	5 years		7 years		5, 7, or 10 Years		6 years	
Minimum/Maximum Premium	Min:	\$10,000 NQ & Q	Min:	\$10,000 NQ & Q	Min:	\$15,000 NQ & Q	Min:	\$15,000 NQ & Q
	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1,000,000	Max:	\$1 million w/o approval
Free Withdrawals	10% available immediately.		10% available immediately.		10% after the 1st year.		5% after the 1st year	
Minimum Guarantees	1.00% on 100% of premium		1.00% on 100% of premium		5 Yr: 105% / 7 Yr: 107% / 10 Yr: 110% of premium		1.00% on 87.5% of premium	
States Not Approved	NY		NY		NY 10 Year not available in: CA, MN, MO, TX, WA		NY	
Surrender Charges (%)	5 yr: 9, 8, 7, 7, 6, 0 * Varies in several states. Call for details		7 yr: 9, 8, 7, 7, 6, 5, 4, 0 Varies in several states. Call for details		5 yr: 7, 6, 5, 4, 2, 0 / 7 yr: 7, 6, 5, 4, 3, 2, 1, 0 10 yr: 8, 7, 6, 5, 4, 3, 2, 1, 9/10, 0 (MVA for 10 yrs)		6 yrs: 10,10,10,10,9,8,0 / MVA during first 8 yrs 30-day window, no MVA, at end of surrender	
Remarks	MVA Product Nursing Home and Hospitalization waiver. Not available in CA and MA. *Measures general commodity price movement and inflation in the world economy. Enhanced Death Benefit Rider available		MVA Product Nursing Home and Hospitalization waiver. Not available in CA and MA. *Measures general commodity price movement and inflation in the world economy. Enhanced Death Benefit Rider available		MVA Product Nursing Home and Terminal Illness waivers. Trail options available. No annuitization available in CA		Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. *3-month LIBOR. Not approved in all states.	

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Company	VOYA Financial	
Product/Type	Wealth Builder 8 FPDA	Wealth Builder Plus FPDA
Ratings	A A.M. Best A Standard & Poors A2 Moody's 76 Comdex	A A.M. Best A Standard & Poors A2 Moody's 76 Comdex
Issue Ages	0-80 NQ & Q	50-80 NQ & Q
Participation Rate/ Cap/Spread	\$15,000 - \$99,999 3.50 Benchmark Strategy* Multiplier 4.00% Annual Pt to Pt Cap 3.25% Performance Trigger 2.30% Fixed Rate \$100,000 - \$749,000 4.00 Benchmark Strategy* Multiplier 4.75% Annual Pt to Pt Cap 4.00% Performance Trigger 2.30% Fixed Rate \$750,000 + Call for Details	Income rider is automatically part of the product. product. Rider Charge: 0.85% \$15,000 - \$99,999 3.75 Benchmark Strategy* Multiplier 5.75% Annual Pt to Pt Cap 4.50% Performance Trigger 3.00% Fixed Rate \$100,000 - \$749,000 5.00 Benchmark Strategy* Multiplier 6.75% Annual Pt to Pt Cap 5.25% Performance Trigger 3.00% Fixed Rate \$750,000 + = Call for Details
Bonus	n/a	n/a
Term	8 years	8 years
Minimum/Maximum Premium	Min: \$15,000 NQ & Q Max: \$1 million w/o approval	Min: \$15,000 NQ & Q (\$1,000 subsequent) Max: \$1.5 million w/o approval
Free Withdrawals	5% after the 1st year	5% after the 1st year
Minimum Guarantees	1.00% on 87.5% of premium	1.00% on 87.5% of premium
States Not Approved	NY	NJ, NY
Surrender Charges (%)	10, 10, 10, 10, 9, 8, 7, 6, 0 (Surrender charges may vary by state)	10, 10, 10, 10, 9, 8, 7, 6, 0 (Surrender charges may vary by state)
Remarks	Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. *3-month LIBOR. Not approved in all states.	Nursing Home and Terminal Illness Waiver (not in MA/PA) MVA Product No rolling surrender. *3-month LIBOR. Not approved in all states.

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