The Brokers' Bridge To Success

## FIA ACCUMULATION HIGHLIGHTS AS OF September 10, 2021

| CARRIER | ${ }^{4}$ RATING | PRODUCT NAME | SURRENDER PERIOD | $\begin{aligned} & \text { ISSUE } \\ & \text { AGES } \end{aligned}$ | MINIMUM PREMIUM (QUALIFIED) | S\&P ANNUAL CAP | $\begin{aligned} & \text { FIXED } \\ & \text { RATE } \end{aligned}$ | OTHER INDEX OPTIONs ${ }^{\text {\% }}$ | RIDER AVAIIABILITY \& DETAILS |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AIG | A | POWER 5 PROTECTOR ${ }^{\text {a }}$ | 5 | 18-85 | \$100,000.00 | 4.10\% | 1.30\% | PIMCO Global, ML STRATEGIC BALANCED, AQR DYNAMIQ | NO RIDER AVAILABLE |
| LINCOLN | A+ | OptiBlend 5 | 5 | 0-85 | \$100,000.00 | 4.10\% | 1.20\% | $\downarrow$ S\&P 500 Par Rate, S\&P $5005 \%$ DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| Great American | A | AMERICAN LANDMARK ${ }^{\text {SM }} 5$ | 5 | 0-89 | \$100,000.00 | 4.05\% | 1.60\% | S\&P 500 Daily RIsk Control, SP US Retiree, IShares Real Estate | No RIDER AVAILABLE |
| Great American | A | AMERICAN LANDMARK ${ }^{\text {SM }} 5$ | 5 | 0-89 | \$10,000.00 | 3.80\% | 1.50\% | S\&P 500 Dally RISk CONTROL, SP US Retiree, IShares Real estate | NO RIDER AVAILABLE |
| LINCOLN | A+ | OptiBlend 5 | 5 | 0-85 | \$10,000.00 | 3.25\% | 1.05\% | $\downarrow$ S\&P 500 Par Rate, S\&P 500 5\% DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| AIG | A | POWER 5 PROTECTOR ${ }^{\circ}$ | 5 | 18-85 | \$25,000.00 | 2.75\% | 1.30\% | PIMCO Global, ML Stratecic Balanced, AQR DYnamiQ | NO RIDER AVAILABLE |
| ATHENE | A | ACCUMAX $7^{\text {SM }}$ | 7 | 0-83 | \$100,000.00 | N/A | 1.60\% | S\&P Par Rate, Al multi-Asset, Shiller Barclays Cape | NO RIDER AVAILABLE |
| ATHENE | A | ACCUMAX $7^{\text {SM }}$ | 7 | 0-83 | \$10,000.00 | N/A | 1.45\% | S\&P Par Rate, Al multi-Asset, Shiller Barclays Cape | NO RIDER AVAILABLE |
| Athene | A | Performance Elite $7^{\circ}$ | 7 | 0-83 | \$10,000.00 | 7.25\% | 1.60\% | NaSDAQ FC, Al POWERED US EQUITY, BNP, S\&P RISK CONTROL | Fee for enhanced rates |
| LINCOLN | A+ | OptiBlend 7 | 7 | 0-83 | \$100,000.00 | 4.80\% | $\downarrow 1.25 \%$ | $\downarrow$ S\&P 500 Par Rate, S\&P $5005 \%$ DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| American National | A | STRATEGY PLUS 7 | 7 | 0-80 | \$5,000.00 | 4.50\% | 1.95\% | S\&P 500 Par Rate, NasdaQ 100,S\&P MARC 5\% ER | OPTIONAL INCOME RIDER |
| Great American | A | American LeGend 7 | 7 | 0-85 | \$100,000.00 | 4.40\% | 1.85\% | S\&P 500 Daily RISK CONTROL, GOLD, ISHARES REAL ESTATE | OPTIONAL INCOME RIDER |
| Great American | A | AMERICAN LEGEND 7 | 7 | 0-85 | \$10,000.00 | 4.15\% | 1.70\% | S\&P 500 Daily Risk Control, Gold, IShares Real Estate | Optional income rider |
| AIG | A | POWER 7 PROTECTOR ${ }^{\circ}$ | 7 | 18-85 | \$100,000.00 | 4.15\% | 1.35\% | PIMCO Global, ML Stratecic Balanced, AQR DYnamia | NO RIDER AVAILABLE |
| Athene | A | Performance Elite $7^{\circ}$ | 7 | 0-83 | \$10,000.00 | 3.75\% | 1.60\% | NaSDAQ FC, Al POwEReD US EQUITY, BNP, S\&P RISK CONTROL | OPTIONAL LIQUIDITY RIDER |
| LINCOLN | A+ | OptiBlend 7 | 7 | 0-83 | \$10,000.00 | 3.30\% | $\downarrow 1.10 \%$ | $\downarrow$ S\&P 500 Par Rate, S\&P $5005 \%$ DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| Global Atlantic | A | CHOICE ACCUMULATION II 7 | 7 | 0-85 | \$100,000.00 | 2.75\% | 1.15\% | PIMCO, Russell 2000, MSCI EAFT, FRANKLIN, BLACKROCK | OPTIONAL DEATH BENEFIT RIDER |
| NORTH AmERICAN | A+ | Performance Choice $8^{\circ}$ | 8 | 0-85 | \$20,000.00 | 3.30\% | 1.60\% | S\&P Marc 5 ER, S\&P 500 LOW VOL, FIDELITY | NO RIDER AVAILABLE |
| Athene | A | Performance Elite 10 | 10 | 0-78 | \$10,000.00 | 7.25\% | 1.60\% | NasdaQ FC, Al POwERed US Equity, BNP, S\&P RISK CONTROL | Fee for enhanced rates |
| LINCOLN | A+ | Optiblend 10 | 10 | 0-80 | \$100,000.00 | 5.00\% | $\downarrow 1.40 \%$ | $\downarrow$ S\&P 500 Par Rate, S\&P $5005 \%$ DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| American National | A | STRATEGY PLUS 10 | 10 | 0-80 | \$5,000.00 | 4.60\% | 2.05\% | S\&P 500 Par Rate, NasdaQ 100,S\&P MARC 5\% ER | OPTIONAL INCOME RIDER |
| AIG | A | POWER 10 PROTECTOR | 10 | 18-75 | \$100,000.00 | 4.20\% | 1.40\% | PIMCO GLOBAL, ML Stratecic Balanced, AQR DYnamiQ | NO RIDER AVAILABLE |
| ATHENE | A | Performance Elite 10 | 10 | 0-78 | \$10,000.00 | 3.75\% | 1.60\% | NasdaQ FC, Al POwered US Equity, BNP, S\&P RISK CONTROL | OPTIONAL LIQUIDITY RIDER |
| LINCOLN | A+ | OptiBlend 10 | 10 | 0-80 | \$10,000.00 | 3.65\% | $\downarrow$ 1.15\% | $\downarrow$ S\&P 500 Par Rate, S\&P 500 5\% DRC, FIDELITY AIM, BLACKROCK | NO RIDER AVAILABLE |
| North American | A+ | NAC Versachoice ${ }^{\text {SM }} 10$ | 10 | 0-79 | \$75,000.00 | 3.50\% | 1.70\% | S\&P Marc 5 ER, S\&P 500 LOw VOL,S\&P with Par, Fidelity | OPTIONAL LIQUIDITY RIDER |
| Allianz ${ }^{1}$ | A+ | ACCUMULATION ADVANTAGE ${ }^{\text {SM }}$ | 10 | 0-80 | \$100,000.00 | 3.25\% | 1.35\% | BLACKROCK, BLOOMBERG, PIMCO | FLEXIBLE PREMIUM IN IST YEAR |
| ATHENE | A | AGILITY ${ }^{\text {SM }} 10$ | 10 | 40-80 | \$10,000.00 | 3.00\% | 1.40\% | NaSDAQ FC,AI POWERED US EQUITY, BNP MULTI-ASSET | InCOME/DEATH BENEFIT RIDER |
| AIG | A | POWER 10 PROTECTOR | 10 | 18-75 | \$25,000.00 | 3.00\% | 1.40\% | PIMCO Global, ML Strategic Balanced, AQR DynamiQ | NO RIDER AVAILABLE |
| NORTH AMERICAN | A+ | NAC Versachoice ${ }^{\text {SM }} 10$ | 10 | $0-79$ | \$20,000.00 | 3.00\% | 1.35\% | S\&P Marc 5 ER, S\&P 500 LOW VOL, S\&P WITH PAR, FIDELITY | OPTIONAL LIQUIDITY RIDER |
| Global atlantic | A | CHOICE ACCUMULATION II 10 | 10 | 0-85 | \$100,000.00 | 3.00\% | 1.20\% | PIMCO, RUSSELL 2000, MSCI EAFT, FRANKLIN, BLACKROCK | OPTIONAL DEATH BENEEIT RIDER |

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## INCOME RIDER HigHLIGHTS AS OF September 10, 2021

| Carrier | Product/RIDER Name | $\begin{aligned} & \text { ISSUE } \\ & \text { AGES } \end{aligned}$ | MINIMUM QUALIFIED PREMIUM | PREMIUM | RIDER <br> BONUS | ROLL-UP RATE | PAYOUT RATE @ 65 (SINGLE) | ROLLUP YEARS AVAILABLE | RIDER FEE | OTHER Detalls |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AIG | ASSURED EDGE InCOME ACHIEVER | 50-80 | \$25,000 | SINGLE | N/A | 6.00\%** | 5.70\% | 10 Years | 0.95\% | ${ }^{*}$ INCREASE TO INCOME.* No RIDER BASE. FIXED ANNUITY |
| AIG | LIFETIME INCOME CHOICE ${ }^{\text {SM }}$ (Level) | $50-80$ | \$25,000 | SINGLE | N/A | 5.50\% | 5.25\% | UNLIMITED | 1.10\% | Power Protector Series |
| AIG | LIFETIME INCOME CHOICE ${ }^{\text {SM }}$ (MAX) | 50-80 | \$25,000 | SINGLE | N/A | 5.50\% | 6.25\% | UNLIMITED | 1.10\% | Payout Rate decreases when the account Value REACHES \$0 |
| Allianz ${ }^{1}$ | ALLIANZ $222{ }^{\circ}$ | 0-80 | \$20,000 | FLEXIBLE | 25\% | $\begin{gathered} 150 \% \times \% \\ \text { EARNED } \end{gathered}$ | 4.50\% | UNLIMITED | 0.00\% | INCREASING INCOME AVAILABLE AFTER SURRENDER PERIOD. enhanced death beneft over 5 yr payout. |
| Allianz ${ }^{1}$ | Allianz Benefit Control ${ }^{\text {SM }}$ (ACCELERATED) | 0-80 | \$20,000 | FLEXIBLE | 18\% | $\begin{gathered} 250 \% \times \% \\ \text { EARNED } \end{gathered}$ | 4.00\% | UNLIMITED | 0.00\% | InCREASING INCOME. INCOME MULTIPLIER FOR LOSS OF 2 adLs. Enhanced Death Benefit over 5 yr payout. |
| Allianz ${ }^{1}$ | Allianz Benefit Control ${ }^{\text {SM }}$ (BALANCED) | 0-80 | \$20,000 | FLEXIBLE | 18\% | $150 \% \times \%$ <br> EARNED | 4.00\% | UNLIMITED | 0.00\% | INCREASING INCOME. INCOME MULTIPLIER FOR LOSS OF 2 ADLS. Enhanced Death Benefit over 5 Yr payout. |
| Allianz ${ }^{1}$ | Allianz Core Income $7^{\circ}$ | 0-80 | \$10,000 | FLEXIBLE | 0\% | $100 \% \times \%$ <br> EARNED | 4.5\% Level / 4.0\% INCREASING | UNLIMITED | 1.25\% | InCREASING INCOME AVAILABLE. |
| ATHENE | ASCENT PRO 10 BONUS - Option 1 | VARIES | \$10,000 | SINGLE | 20\% | 10.00\% | 4.30\% | See other details | 1.00\% | 10\% YRS 1-10, 5\% YRS 11-20 |
| ATHENE | Ascent Pro 10 BONUS - Option 2 | VARIES | \$10,000 | SINGLE | 15\% | $\begin{gathered} 7 \%+2 \times \$ \\ \text { EARNED } \end{gathered}$ | 4.30\% | SEE OTHER DETAILS | 1.00\% | $7 \%$ YRS $1-10,4 \%$ YRS 11-20. 200\% OF INTEREST EARNINGS STACK ON TOP OF ROLL-UP |
| ATHENE | ATHENE AGILITY ${ }^{\text {SM }} 10$ | 40-80 | \$10,000 | SINGLE | 25\% | 175\% x \$ Earned | 4.85\% | UNLIMITED | 0.00\% | INCREASING INCOME AVAILABLE AFTER SURRENDER PERIOD. Enhanced Death benefit over 5 YR payout. |
| Global Atlantic | Choice income II - Guaranteed InCOME BUILDER Benefit | 45-85 | \$25,000 | SINGLE | N/A | 8.00\% | 4.25\% | UNLIMITED | 1.05\% | Income multipler for loss of 2 OF 6 ADLS. 10\% RollUp UNTIL INCOME IS TAKEN. |
| Global atlantic | 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 | INCOME 150+SE | 55-85 | \$25,000 | SINGLE | 20\% | 7.50\% | 4.25\% | Years 2-5 | 1.05\% | InCOME MULTIPLIER FOR LOSS OF 2 Of 6 ADLS |
| Great American | InCOMESECURE* | 40-85 | \$10,000 | SINGLE | N/A | 6.00\% | 5.00\% | 10 Years | 0.95\% | American Legend7, American LeGend III, Safe Return |
| Great American | INHERITANCE ENHANCER | 50-75 | \$10,000 | SINGLE | N/A | 9.00\% | N/A | 10 Years | 1.15\% | Opt Death Benefit rider. Enhanced Lump Sum AVAILABLE. |
| Great American | INHERITANCE ENHANCER | 76-85 | \$10,000 | SINGLE | N/A | 6.00\% | N/A | 10 Years | 1.15\% | OPt Death Benefit rider. Enhanced Lump Sum AVAILABLE. |
| National Western | elncome Outlook Plus 5 NH | 0-80 | \$5,000 | Flexible | 5\% | 5.00\% | 5.50\% | 10 Years | 1.50\% | Enhanced Income for Confinement |
| NORTH AMERICAN | NAC BENEFITSOLUTIONs 10 | 40-79 | \$20,000 | SINGLE | $\begin{gathered} 20,20, \\ 20 \% \end{gathered}$ | \% Earned | 3.71\% | 1,6,11 (BONUS) | 1.20\% | BONUSES CONTINUE EVEN AFTER INCOME IS TAKEN. Enhanced Death Benefit over 5 yr payout |
| North American | NACInCOMECHOICE 10 | 40-79 | \$20,000 | FLEXIBLE | $2 \%$ | $\begin{gathered} 1.5 \%+1.5 \times \$ \\ \text { EARNED } \end{gathered}$ | 4.4\% LEVEL/ 3.4\% INCREASING | 20 Years | 0.00\% | Level or Increasing Income options. Flexible Premiums allowed. |

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Complete required training before soliciting. For suitability assistance, call prior to application signing. registered representatives should verify avallability on your approved products list.


## MYGA Highlights as Of September 10, 2021

| CARRIER | ${ }^{4}$ RATING | PRODUCT Name | Rate GUARANTEE PERIOD | SURRENDER PERIOD | AUTOMATIC SURRENDER RENEWAL | MAX ISSUE AGE | MINIMUM PREMIUM | FREE WITHDRAWALS (YR1/YR 2+) | RATE |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| OCEANVIEW | A- | HARBOURVIEW ${ }^{\text {S }} 2$ | 2 | 2 | YeS | 89 | \$20,000 | 0\%/10\% | 1.65\% | $\downarrow$ |
| Oceanview | A- | HARBOURVIEW ${ }^{\text {SM }} 3$ | 3 | 3 | YES | 89 | \$20,000 | 0\%/10\% | 2.35\% |  |
| SAGICOR | A- | MILESTONE MYGA3 | 3 | 3 | YES | 90 | \$100,000 | 0\%/10\% | 2.05\% |  |
| Fidelity \& Guarantee | A- | FG Guarantee-Platinum $3^{\text {TM }}$ | 3 | 3 | YES | 90 | \$20,000 | INT/INT | 1.95\% |  |
| Oceanview | A- | Harbourview ${ }^{\text {S }} 4$ | 4 | 4 | Yes | 89 | \$20,000 | 0\%/10\% | 2.60\% |  |
| Fidelity \& Guarantee | A- | FG Guarantee-Platinum $5^{\text {TM }}$ | 5 | 5 | Yes | 90 | \$20,000 | INT/INT | 2.65\% |  |
| OCeanview | A- | Harbourview ${ }^{\text {S }} 5$ | 5 | 5 | Yes | 89 | \$20,000 | 0\%/10\% | 2.60\% |  |
| SAGICOR | A- | MILESTONE MYGA5 | 5 | 5 | YES | 90 | \$100,000 | 0\%/10\% | 2.50\% | $\downarrow$ |
| Great American | A | SecureGain ${ }^{\text {SM }} 5$ | 5 | 5 | No | 89 | \$100,000 | 10\%/10\% | 2.40\% |  |
| Great American | A | SeCureGain ${ }^{\text {SM }} 5$ | 5 | 5 | No | 89 | \$10,000 | 10\%/10\% | 2.25\% |  |
| OXFORD | A | MULTI-SELECT ${ }^{\text {TM }} 5$ | 5 | 5 | Yes | 80 | \$20,000 | INT/10\% | 2.25\% |  |
| Athene | A | max Rate 5 | 5 | 5 | No | 83 | \$100,000 | INT/INT | 2.20\% | $\uparrow$ |
| Athene | A | MaX Rate 5 | 5 | 5 | No | 83 | \$10,000 | INT/INT | 2.05\% | $\uparrow$ |
| The Standard | A | Focused Growth annuity 5 | 5 | 5 | No | 93 | \$100,000 | INT/INT | 2.05\% | $\downarrow$ |
| Oceanview | A- | Harbourview ${ }^{\text {S }} 6$ | 6 | 6 | YES | 89 | \$20,000 | 0\%/10\% | 2.75\% | $\checkmark$ |
| Fidelity \& Guarantee | A- | FG Guarantee-Platinum $7^{\text {TM }}$ | 7 | 7 | YES | 90 | \$20,000 | INT/INT | 2.80\% |  |
| OCeanview | A- | HARBOURVIEW ${ }^{\text {S }} 7$ | 7 | 7 | Yes | 89 | \$20,000 | 0\%/10\% | 2.80\% | $\downarrow$ |
| SAGICOR | A- | MILESTONE MYGA7 | 7 | 7 | YES | 90 | \$100,000 | 0\%/10\% | 2.60\% |  |
| OXFORD | A | MULTI-SELECT ${ }^{\text {TM }} 7$ | 7 | 7 | YES | 80 | \$20,000 | INT/10\% | 2.50\% |  |
| Great American | A | Securecain ${ }^{\text {SM }} 7$ | 7 | 7 | No | 89 | \$100,000 | 10\%/10\% | 2.49\% |  |
| Great American | A | SecureGain ${ }^{\text {SM }} 7$ | 7 | 7 | No | 89 | \$10,000 | 10\%/10\% | 2.34\% |  |
| Athene | A | Max Rate 7 | 7 | 7 | No | 83 | \$100,000 | INT/INT | 2.30\% | $\uparrow$ |
| American National | A | PALLADIUM ${ }^{\text {M }}$ MG 7 | 7 | 10 | No | 90 | \$100,000 | INT/10\% | 2.30\% |  |
| Athene | A | Max Rate 7 LIte | 7 | 7 | No | 83 | \$100,000 | INT/INT | 2.25\% | $\uparrow$ |
| American National | A | Palladium ${ }^{\text {MYG }} 7$ | 7 | 10 | No | 90 | \$5,000 | INT/10\% | 2.20\% |  |
| NORTH AmERICAN | A+ | Guarantee Choice ${ }^{\text {SM }} 7$ | 7 | 7 | YES | 90 | \$100,000 | 0\%/INT | 2.20\% |  |
| Oceanview | A- | Harbourview ${ }^{\text {SM }} 10$ | 10 | 10 | Yes | 89 | \$20,000 | 0\%/10\% | 2.90\% | $\downarrow$ |
| OXFORD | A | MULTI-SELECT ${ }^{\text {TM }} 10$ | 10 | 10 | YES | 75 | \$20,000 | INT/10\% | 2.60\% |  |

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