



FIXED INDEX ANNUITIES Summary

Updated February 15, 2019

Accuracy is never guaranteed since rates and features change frequently.

Fixed Index Annuities February 15, 2019		Product / Participation Rate Interest Crediting Strategies				Free Withdrawal ¹ /Minimum Premium State Availability		Issue Ages Surrender Charges/Riders		Street Commission
Allianz Life Insurance Company of North America						A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017) ³				
Allianz 222[®] Annuity (FPDA for 1 year) C54370-MVA, R95352-MVA Index Monthly Sum Annual Pt to Pt Cap Annual Pt to Pt Spread Annual Pt to Pt Par Rate Monthly Avg. Spread						22% Protected Income Value Bonus ** All 1st Year Premiums PIV includes 50% interest bonus for life of the contract. Free Withdrawal: In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 2 million w/o home office appr. STATES NOT APPROVED: NY		Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA <i>(May vary by state)</i> Riders: <i>Allianz Income Multiplier</i> NCR, DBR & FWR ***		Opt. A Ages 0-75 6.50% 1st Yr Ages 76-80 4.50% 1st Yr Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.
NASDAQ-100[®] Index 2.00% 3.75% - - - S&P 500[®] Index² 1.80% 3.75% - - - Russell 2000[®] Index⁴ 2.00% 3.75% - - - BlackRock iBLD Claria[®] Index³ ER - 3.65% 2.35% 95% - Bloomberg US Dynamic Balance Index II - 4.00% 2.60% 90% - PIMCO Tactical Balanced Index ER - 3.90% 2.60% 90% - Fixed Account Rate 2.10% (BlackRock iBLD Claria not avail. in IA)										
<p>** The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonus if the contract is fully surrendered, or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. 150% Par-Rate guaranteed for PIV. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59^{1/2}, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature. 100% Par-Rate guaranteed for life of contract. Minimum guarantee is 87.5% of total premium paid, less any withdrawals, accumulated at a rate of 1.35% for the first 10 contract years, then a minimum of 1% thereafter (varies by state). Caps /spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%.</p>										
Allianz 360SM Annuity (FPDA for 1 year) C54370-MVA, R95316-MVA Index Monthly Sum Annual Pt to Pt Cap Annual Pt to Pt Spread Annual Pt to Pt Par Rate Monthly Avg. Spread						25% Interest Bonus Life of the contract, prior to withdrawals. Free Withdrawal: In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 2 million w/o home office appr. STATES NOT APPROVED: NY		Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA <i>(May vary by state)</i> Riders: <i>360 Benefit Rider</i> NCR, FWR *** DB = AV		Opt. A Ages 0-75 6.50% 1st Yr Ages 76-80 4.50% 1st Yr Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.
NASDAQ-100[®] Index 2.30% 4.75% - - - S&P 500[®] Index² 2.20% 4.75% - - - Russell 2000[®] Index⁴ 2.50% 4.75% - - - BlackRock iBLD Claria[®] Index³ ER - 5.50% 1.45% 120% - Bloomberg US Dynamic Balance Index II - 5.85% 1.60% 115% - PIMCO Tactical Balanced Index ER - 5.65% 1.60% 115% - Fixed Account Rate 2.80% (BlackRock iBLD Claria not avail. in IA)										
<p>Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus, and a partial loss of principal (premium). Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate of 1.35% for the first 10 years, then a minimum of 1% thereafter (varies by state). Caps/spreads guaranteed for one year. Most states: Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%.</p>										
<p>*** Flexible Withdrawal Benefit (FWR) is available at issue only for additional cost. Death benefit, surrender charges and rider availability may vary by state. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America. Contracts issued by Allianz Life Insurance company of North America.</p>										
<p>Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.</p>										

See Page 12 for Rider abbreviations, Index and additional disclosures.

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Fixed Index Annuities February 15, 2019	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017)³

Allianz Accumulation AdvantageSM Annuity (FPDA for 1 year) C64237-MVA				Free Withdrawal: In the contract year following the most recent premium received, 5% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 9.3 - 8.85 - 7.9 - 6.95 - 5.95 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA (May vary by state) Riders: NCR, FAO * DB = AV	Opt. A 6.00% 1st Yr Ages 0-75 4.00% 1st Yr Ages 76-80 <i>Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.</i>
Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Par Rate			
S&P 500 [®] Index ²	2.40%	6.00%	-			
BlackRock iBLD Claria [™] Index ³	-	7.50%	90%			
Bloomberg US Dynamic Balance Index II	-	7.50%	85%			
PIMCO Tactical Balanced Index	-	7.25%	85%			
Fixed Account Rate	3.15%	(BlackRock iBLD Claria not avail. in IA)				

Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus, and a partial loss of principal (premium). Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate of 1.00% (varies by state). Caps/spreads/participation rates guaranteed for one year. Most states: Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. annual participation rate is 10%. Min. for fixed interest is 0.10%. 100% participation rate guaranteed for the life of the contract for annual point-to-point with a cap, annual point-to-point with a spread, and monthly sum crediting methods. The participation rate for annual point-to-point with a participation rate is declared annually.

* Flexible Annuity Option (FAO), Nursing Home Confinement (NCR) are available at issue only at no additional cost. Death benefit, surrender charges and rider availability may vary by state. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America. Contracts issued by Allianz Life Insurance company of North America.

American Equity Investment Life Insurance Company

A.M. Best (A-) Excellent

AssetShield Series ICC14 IDX8 * (FPDA)						Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D after 30 days, from Fixed Value. Minimum Premium: \$5,000 Q/NQ (\$1,000 minimum per allocation) Maximum Premium: \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80 STATES NOT APPROVED: NY	Issue Ages: AssetShield 5, 7 18-85 Q/NQ AssetShield 10 18-80 Q/NQ Surrender Charges: AssetShield 5 (5 Year) 9.20 - 9 - 8 - 7 - 6 - 0% +- MVA AssetShield 7 (7 Year) 9.2 - 9 - 8 - 7 - 6 - 4 - 2 - 0% +- MVA AssetShield 10 (10 Year) 9.2 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA Riders: NCR-100**, TIR-100** DB = AV	AssetShield 5 3.75% Ages 18-75 AssetShield 10 2.81% Ages 76-80 AssetShield 7 4.50% Ages 18-75 AssetShield 10 2.25% Ages 81-85 AssetShield 10 6.00% Ages 18-75 AssetShield 10 4.50% Ages 76-80	
	Cap	Par Rate	Rep. Rate	Bailout Rate					
AssetShield 5 ICC17 IDX-10-5	S&P 500 [®] Annual Pt-to-Pt w/Cap	4.75%	-	-	2.75%				
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.60%	-	-	1.00%				
	S&P 500 [®] Annual Pt-to-Pt w/PR	-	44%	-	25%				
	Volatility Control Index ⁵	-	110%	-	50%				
	S&P 500 [®] NeXt Monthly Pt-to Pt w/Replacement Rate	-	-	1.25%	-				
Fixed Value Rate									2.60%
AssetShield 7 ICC17 IDX-10-7	S&P 500 [®] Annual Pt-to-Pt w/Cap	5.00%	-	-	3.00%				
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.70%	-	-	1.00%				
	S&P 500 [®] Annual Pt-to-Pt w/PR	-	47%	-	25%				
	Volatility Control Index ⁵	-	115%	-	50%				
	S&P 500 [®] NeXt Monthly Pt-to Pt w/Replacement Rate	-	-	1.40%	-				
Fixed Value Rate									2.75%
AssetShield 10 ICC17 IDX-10-10	S&P 500 [®] Annual Pt-to-Pt w/Cap	5.50%	-	-	3.50%				
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.80%	-	-	1.00%				
	S&P 500 [®] Annual Pt-to-Pt w/PR	-	54%	-	25%				
	Volatility Control Annual Pt-to-Pt Index ⁵	-	120%	-	50%				
	Volatility Control 2 Year Pt-to-Pt Index ⁵	-	175%	-	70%				
Fixed Value Rate									2.90%

Rates may vary in CA. * Form number may vary by state. MGSV equals 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually. MGIR (currently 1.00%) is set at issue, guaranteed for life of contract and applies to MGSV only. Caps are set at issue, adjusted annually and never less than 0.50% for the Monthly Pt-to-Pt and 1% for the Annual Pt-to-Pt. Par Rate will never be less than 10% on the Annual Pt-to-Pt. Fixed Value min. guaranteed interest rate is 1%. ** The NCR-100 and TIR-100 are available at no cost to Annuitants issue ages under 75, form number, availability and provisions may vary by state. See state specific disclosure for details.

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American Equity Investment Life Insurance Company

A.M. Best (A-) Excellent

Bonus Gold INDEX-1-07 (FPDA)				10% Premium Bonus - All 1st Year Premiums		Issue Ages: 18-80 Q/NQ 18-64 in FL	6.00% Ages 18-75 1.00% Years 2-3
Cap	Par Rate	Asset Fee	Free Withdrawal: 10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.				
S&P 500® Monthly Average w/Par Rate	-	25%	-	Minimum Premium \$5,000 Q/NQ		Surrender Charges: (16 Year) 20 - 19.5 - 19 - 18.5 - 18 - 17.5 - 17 - 16 - 15 - 14 - 12 - 10 - 8 - 6 - 4 - 2 - 0%	4.50% Ages 76-80 .75% Years 2-3
S&P 500® Monthly Average w/Cap	2.25%	-	0%	Maximum Premium: \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80			
Dow Jones® Monthly Average w/Cap	2.25%	-	0%	STATES NOT APPROVED: AK, CA, CT, DE, MN, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA		* Riders: Lifetime Income Benefit NCR-100, TIR-100	Commissions listed above in years 2 & 3 are for premium received in 1st year.
Dow Jones® Annual Pt-to-Pt w/Cap	2.25%	-	0%	DB = AV			
S&P 500® Annual Pt-to-Pt w/Par Rate	-	15%	-				
S&P 500® Annual Pt-to-Pt w/Cap	2.25%	-	0%				
S&P 500® Monthly Pt-to-Pt w/Cap	1.20%	-	0%				
10-Year US Treasury Bond	2.25%	-	0%				
Bond Yield with Cap	5.15%	-	2.00%				
Volatility Control Index ⁵	-	-	3.75%				
Fixed Value Rate	1.15%	S&P 500® Performance Trigger					
			2.00%				

MGSV equals 80% of 1st year premium, plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. MGIR (currently 1.00%) is set at issue, guaranteed for life of contract and applies to MGSV only. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% min. for the Monthly Pt-to-Pt, and the Par Rate will never be less than 10%. Fixed Value min. guaranteed interest rate is 1%. * The NCR-100 and TIR-100 are available at no cost to Annuitants issue ages under 75, form number, availability and provisions may vary by state. See state specific disclosure for details.

Foundation Gold ICC11 IDX3 (FPDA)				7% Premium Bonus - All 1st Year Premiums		Issue Ages: 18-80 Q/NQ	5.50% 1.00% Years 2-3 Different in CA
Below rates are without Optional LIBR Rider				Bonus Vesting Schedule: (10 Year) 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%			
Cap	Par Rate	Asset Fee	Free Withdrawal: 5% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.				
S&P 500® Monthly Average w/Par Rate	-	30%	-	Minimum Premium: \$5,000 Q/NQ		Surrender Charges: (10 Year) 9 - 8.25 - 7.25 - 6.25 - 5.25 - 4.25 - 3.25 - 2.25 - 1 - 0.5 - 0% +/- MVA Different in CA	4.15% Ages 76-80 .75% Years 2-3 Different in CA
S&P 500® Monthly Average w/Cap	2.50%	-	-	Maximum Premium: \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 - \$750,000 ages 75-80			
S&P 500® Annual Pt-to-Pt w/Par Rate	-	20%	-	STATES NOT APPROVED: NY		* Riders: Lifetime Income Benefit (LIBR) NCR-100, TIR-100	Commissions listed above in years 2 & 3 are for premium received in 1st year.
S&P 500® Annual Pt-to-Pt w/Cap	2.50%	-	-	DB = AV			
S&P 500® Monthly Pt-to-Pt w/Cap	1.30%	-	-				
10-Year US Treasury Bond	2.50%	-	-				
Bond Yield with Cap	5.65%	-	2.00%				
Volatility Control Index ⁵	-	-	3.50%				
Fixed Value Rate	1.30%	S&P 500® Performance Trigger					
			2.25%				

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.00%), compounded annually. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% minimum for the Monthly Pt-to-Pt and the Fixed Value Rate, and the Par Rate will never be less than 10%. * The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75. The LIBR is available for issue ages 50 and older. Rates and availability may vary by state. See state specific disclosure for details.

American General Life Insurance Company

A.M. Best (A) Excellent

Power 7 & 10 Protector ® (SPDA)					Free Withdrawal: 10% of contract value, after first contract year, may be withdrawn.	Issue Ages: 7 Year- 0-85 Q/NQ 10 Year- 0-75 Q/NQ	7 Year 4.50% Ages 0-80
7 Year		10 Year		Surrender Charges: (7 Year) 8 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +- MVA (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA			
	Under \$100,000	\$100,000 +	Under \$100,000		\$100,000 +	* Riders: No Living Benefit, Lifetime Income Plus	2.50% Ages 81-85
S&P 500® Annual Pt-to-Pt w/Cap*	4.75%	6.00%	4.80%	6.05%	Minimum Premium: \$25,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval	10 Year 7.00%	
MLSB® Annual Pt-to-Pt w/Cap*	2.15%	1.20%	1.95%	1.10%			
MLSB® Two Year Pt-to-Pt Spread*	1.10%	0.00%	0.95%	0.00%	STATES NOT APPROVED: NY		
PIMCO Two Year Pt-to-Pt Spread*	3.95%	2.45%	3.85%	2.45%			
Fixed Rate*	2.00%	2.00%	2.10%	2.10%			

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (1.00%), compounded daily. State variations may apply. * Rates shown are with No Living Benefit Rider. Lifetime Income Plus rates may vary.

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Athene Annuity and Life Company

A.M. Best (A) Excellent (3rd highest of 16)

Athene AscentSM 10 Bonus 2.0 (SPDA)		3% Premium Bonus Free Withdrawal: Year 1: 5% of accumulated value Years 2+: 10% of accumulated value Minimum Premium: \$10,000 Q/NQ Minimum Premium: \$5,000 Q/NQ - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA Maximum Premium: 2 million w/o home office appr. STATES NOT APPROVED: NY ** STATE VARIATIONS: <i>Ascent Pro 10 Bonus approved in FL for ages 65-80</i> <i>Ascent Pro 10 Bonus Select approved for ages 35-80:</i> <i>in AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA</i>	Issue Ages: 35-80 Q/NQ (35-64 in FL) (35-74 in IN) Surrender Charges: 12 - 12 - 12 - 11 - 10 - 9 - 8 - 7 - 6 - 4 - 0% +/- MVA (No MVA in MO) <i>Different in CA</i> *** Riders: <i>Athene IncomeSM, NCR, TIR</i> DB = AV	Ascent 10 Bonus 2.0, Ascent Pro 10 Bonus 6.50% Ages 0-70 6.00% Ages 71-75 5.00% Ages 76-80 Ascent Pro 10 Bonus Select 6.50% Ages 0-70 6.00% Ages 71-75 5.00% Ages 76-80
2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	85%			
1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	55%			
2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	55%			
1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	45%			
1 Year Pt-to-Pt S&P 500 Index (cap)	3.00%			
S&P 500 Bailout Cap Rate	1.00%			
1 Year S&P 500 Monthly Index (cap)	1.40%			
2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	60%			
1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	30%			
1 Year No Cap Pt-to-Pt Index (par rate)*	50%			
Fixed Rate Strategy (1-year guarantee)	1.20%			

Premium Bonus Vesting Schedule: 20% per year after the 6th year. * 1-year No Cap Point-to-Point Index Strategy (Participation Rate) – S&P 500 Daily Risk Control 5%™ Index TR (Total Return). 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Multi Asset Diversified 5 Index. 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Dividend Yield Focus Target Volatility 5 Index™ MGSV is 87.5% of premium accumulated at a rate of 1%. ** Ascent Pro 10 Bonus and Ascent Pro 10 Bonus Select are issued with different premium bonus vesting schedules and surrender charges. *** Rider availability and/or features may vary by state.

Athene AgilitySM 10 (SPDA)		Free Withdrawal: 10% of initial premium or accumulated value. Maximum Premium: 2 million w/o home office appr. Minimum Premium: \$10,000 Q/NQ Minimum Premium: \$5,000 Q/NQ- AK, HI, MN, MO, NJ, PA, TX, UT, WA STATES NOT APPROVED: OR	Issue Ages: 40-80 Q/NQ Surrender Charges: 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA <i>Different in CA</i> ** Riders: <i>Athene IncomeSM, NCR, TIR</i> DB = AV	6.50% Ages 0-70 6.00% Ages 71-75 5.00% Ages 76-80
2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	115%			
1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	80%			
2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	70%			
1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	60%			
2 Year Pt-to-Pt S&P 500 Index (cap)	7.00%			
1 Year Pt-to-Pt S&P 500 Index (cap)	4.00%			
S&P 500 Bailout Cap Rate	2.00%			
2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	85%			
1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	50%			
Fixed Rate Strategy (1-year guarantee)	1.80%			

* 1-year No Cap Point-to-Point Index Strategy (Participation Rate) – S&P 500 Daily Risk Control 5%™ Index TR (Total Return). 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Multi Asset Diversified 5 Index. 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Dividend Yield Focus Target Volatility 5 Index™ MGSV is 87.5% of premium accumulated at a rate of 1%. ** Rider availability and/or features may vary by state.

Protective Life Insurance Company

A.M. Best (A+) Superior

Protective[®] Indexed Annuity II (FPDA for 1 year)							Free Withdrawal: First contract year: 10% of initial deposit. Subsequent years: 10% of contract value as of last contract anniversary. Contract value after each withdrawal must be at least \$10,000. Minimum Premium: \$10,000 NQ/Q \$1,000 min. additional Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: NY Optional Principal Protection (ROP) <i>May be added as an additional feature and provides an option, prior to annuitization, to surrender the contract and receive 100% of deposits, less any prior withdrawals or investment taxes, as applicable. Contracts with principal protection feature may earn a lower interest rate than those without it.</i>	Issue Ages: 0-85 Q/NQ (5 Year) 9 - 9 - 8 - 7 - 6 - 0% +/- MVA (7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (10 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA Surrender Charges: <i>Different in CA, IA</i> Riders: <i>SecurePay SE, NCR, TIR, UW</i> DB = AV	5 Year 2.55% 7 Year 3.75% 10 Year 4.50% Ages 81-85- commission rate is reduced 50%.
	5 - YEAR	7 - YEAR	10 - YEAR						
	<\$100,000	\$100,000+	<\$100,000	\$100,000+	<\$100,000	\$100,000+			
Fixed Rate Strategy	2.30%	2.45%	2.40%	2.55%	2.65%	2.80%			
Annual Pt-to-Pt Cap*	5.35%	5.65%	5.45%	5.75%	5.70%	6.00%			
Annual Trigger Rate*	4.35%	4.65%	4.45%	4.75%	4.70%	5.00%			
Annual Cap Rate to Term*	5.35%	5.65%	5.45%	5.75%	5.70%	6.00%			

MGSV is 100% of premium accumulated at a rate of 1%. * Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500[®] Index. The Protective Indexed Annuity II is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment, issued under policy form series FIA-P-2010. SecurePay SE is provided under form series FIA-P-6022. The Protective Indexed Annuity II is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state. All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. The Protective Indexed Annuity is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.

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EquiTrust Life Insurance Company[®]

A.M. Best (B++) Good

MarketSeven Index[™] (FPDA)						
	non IBR	w/IBR				
S&P 500 [®] 1-Year Pt-to-Pt w/Cap	6.00%	5.00%	Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$10,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY		Issue Ages: 0-85 Q/NQ 40-80 w/IBR 5.50% Ages 0-75	
S&P 500 [®] 1-Year Pt-to-Pt Par Rate	45%	38%				
S&P 500 [®] 1-Year Monthly Average Cap	7.00%	5.00%			Surrender Charges: (7 Year) 9 - 8 - 7 - 6.5 - 5.5 - 4.5 - 3.5 - 0% +/- MVA <i>Different in CA no MVA in CA, DE</i>	4.125% Ages 76-80
S&P 500 [®] 1-Year Monthly Average Par Rate	70%	60%				
S&P 500 [®] 1-Year Monthly Cap	1.75%	1.50%				
S&P 500 [®] 2-Year Monthly Average Cap	15%	12%			Riders: NCR, TIR, IBR DB = AV	2.75% Ages 81-85
1-Year Dynamo Pt-to-Pt Par Rate	90%	75%				
2-Year Dynamo Pt-to-Pt Par Rate	100%	90%				
Fixed Account	3.00%	2.25%				

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate. Minimum Cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on fixed account is 1%.

MarketPower Bonus Index[®] (SPDA)						
	non IBR	w/IBR				
S&P 500 [®] 1-Year Pt-to-Pt w/Cap	3.00%	2.00%	12% Premium Bonus 1st Year Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$20,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CA, DE, NY		Issue Ages: 0-75 Q/NQ 8.50% All ages	
S&P 500 [®] 1-Year Monthly Average Cap	3.50%	2.75%				
S&P 500 [®] 1-Year Monthly Average Par Rate	50%	30%			Surrender Charges: (14 Year) 20 - 20 - 19 - 19 - 18 - 17 - 16 - 14 - 12 - 10 - 8 - 6 - 4 - 2 - 0% +/- MVA <i>Different in AK, CA, CT, DE, FL, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA</i>	7.00% AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR PA, TX, UT, VT, WA
S&P 500 [®] 1-Year Monthly Cap	1.20%	1.00%				
S&P 500 [®] 2-Year Monthly Average Cap	8.00%	6.00%				
Fixed Account	1.50%	1.00%				

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Year Monthly options varies by state.

MarketTen Bonus Index[®] (FPDA)						
	non IBR	w/IBR				
S&P 500 [®] 1-Year Pt-to-Pt w/Cap	5.00%	3.75%	6% Premium Bonus 1st 5 Years Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$30,000 Q/NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY		Issue Ages: 0-80 Q/NQ 6.00% All ages	
S&P 500 [®] 1-Year Monthly Average Cap	6.00%	3.75%				
S&P 500 [®] 1-Year Monthly Average Par Rate	60%	45%			Surrender Charges: (10 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 4 - 0% +/- MVA <i>Different in CA, DE no MVA in CA, DE</i>	Riders: NCR, IBR, ROP, TIR DB = AV
S&P 500 [®] 1-Year Monthly Cap	1.30%	1.00%				
S&P 500 [®] 2-Year Monthly Average Cap	8.00%	6.00%				
Fixed Account	2.00%	1.90%				

Minimum guarantee is 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2016 contracts), less surrender charges. Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%.

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Fidelity & Guaranty Life Insurance Company

A.M. Best (A-) Excellent

FG AccumulatorPlus[®] Series (FPDA)	Free Withdrawal: 10% of prior anniversary account value (after first year)				Issue Ages: 0-85 NQ 18-85 Q	7 Year
	7 Yr No Charge	7 Yr Charge	10 Yr No Charge	10 Yr Charge	Surrender Charges: (7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	5.00%
S&P 500 [®] 1 Year Monthly Pt-to-Pt Cap	2.10%	2.85%	2.10%	3.10%	Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option) Maximum Premium: 1 million w/o home office appr.	Ages 0-70 4.00%
S&P 500 [®] Monthly Average Annual Cap	7.00%	9.00%	7.50%	9.50%		Ages 71-80 3.00%
S&P 500 [®] 1 Year Annual Pt-to-Pt Cap	6.00%	8.75%	6.25%	9.25%		Ages 81-85
S&P 500 [®] 1 Year Annual Pt-to-Pt Par Rate	-	50%	-	50%		10 Year
Barclays Trailblazer Sectors 5 2 Year No Cap*	130%	150%	140%	160%		7.00%
Index Gain Option with Declared Rate	4.75%	6.25%	4.75%	6.50%		Ages 0-70 5.00%
Fixed Account	1.00%				10 Year- Different in AK, CA, DE, FL (65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA 7, 10 Year- No MVA in AK, IL, MN, MO, OR, PA, WA	Ages 71-80 3.50%
					Riders: (availability varies by state) HHC, NCR, TIR DB = AV	Ages 81-85

* Not available in IA or NH. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1.00% and 3.00%.

FG Index-Choice 10[™] (FPDA)	Up to 5% Premium Bonus ** 4% Bonus in Lite States		Issue Ages: 0-85 NQ 18-85 Q	8.00%
	7 Year	10 Year	Surrender Charges: (10 Year) 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +/- MVA	Ages 0-75
S&P 500 [®] 1 Year Monthly Pt-to-Pt Cap	1.50%		Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option) Maximum Premium: 1 million w/o home office appr.	Ages 76-80 6.00%
S&P 500 [®] Monthly Average Annual Cap	3.75%			Ages 81-85 4.00%
S&P 500 [®] 1 Year Annual Pt-to-Pt Cap	3.50%			10 Year
S&P 500 [®] 2 Year Annual Pt-to-Pt Cap*	8.50%			7.00%
S&P 500 [®] 3 Year Annual Pt-to-Pt Cap*	14.25%			Ages 0-70 5.00%
Index Gain Option with Declared Rate	3.00%			Ages 71-80 3.50%
Fixed Account	1.00%		10 Year- Different in AK, CA, DE, FL (Ages 65+ only), IN, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA No MVA in AK, IL, MN, MO, OR, PA, WA	Ages 81-85
			Riders: (availability varies by state) HHC, NCR, TIR DB = AV	

* Not available in NH. ** 5% Bonus on premium received in the first year. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. Cap 2% per period for 2 & 3 year Annual Pt-to-Pt. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1% and 3%.

Prosperity Elite Series (FGL FPDA)	1st Year Premium Vesting Bonus ** included w/Enhancement or Protection Package			Issue Ages: 0-85 NQ 18-85 Q State variations apply	7 Year
	7 Year	10 Year	14 Year	Surrender Charges: (7 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	6.50%
S&P 500 [®] 1 Year Monthly Pt-to-Pt Cap	2.10%	1.85%	1.85%	Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option) Maximum Premium: 1 million w/o home office appr.	Ages 0-70 4.50%
S&P 500 [®] Monthly Average Annual Cap	6.50%	5.75%	5.75%		Ages 71-80 3.50%
S&P 500 [®] 1 Year Annual Pt-to-Pt Cap	5.50%	5.25%	5.25%		Ages 76-85 10 Year
Gold 1 Year Annual Pt-to-Pt Cap	5.50%	5.50%	5.50%		8.00%
Barclays Trailblazer Sectors 5 2 Year No Cap*	125%	120%	120%		Ages 0-75 6.00%
Index Gain Option with Declared Rate	4.50%	4.25%	4.25%		Ages 76-80 4.00%
Fixed Account	1.50%			7, 10 Year- STATES NOT APPROVED: AL, CT, MS, NY 14 Year- STATES NOT APPROVED: AK, AL, CA, CT, DE, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA	Ages 81-85 14 Year
Enhancement Package Vesting Bonus**	3.00%	4.00%	5.00%	Bonus Vesting Schedule: (7 Year) 14-29-43-57-71-86-100% (10 Year) 10-20-30-40-50-60-70-80-90-100% (14 Year) 7-14-21-29-36-43-50-57-64-71-79-86-93-100%	Ages 0-75 8.50%
Protection Package Vesting Bonus**	5.00%	7.00%	8.00%	Riders: (availability varies by state) HHC, NCR, TIR Enhancement Package, Protection Package DB = AV	Ages 76-80 6.50%
					Ages 81-85 4.25%

* Not available in IA or NH. ** Bonus is for issue ages 0-75, bonus is reduced by 50% for ages 76-85. Bonus is reduced in Lite States- AK, CA, DE, FL age 65+, MA, NV, NJ, OH, OK, SC, TX, UT. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1% and 3%.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1013(02-11), ACI-1013(02-11), API-1018(06-11), ACI-1018(06-11), ARI-1046(11-12), ARI-1040(11-12), ARI-1068(03-14); et al. Rates effective as of 11/1/2018. Subject to state availability. Certain restrictions may apply. Indexed interest rates may be subject to a cap, spread and/or participation rate. Surrender charges and market value adjustment may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of May 24, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. * No bank guarantee. * Not FDIC/NCUA/NCUSIF insured. * May lose value if surrendered early. See Page 12 for S&P, Dow Jones & Barclays Disclaimers.

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16-1131

Fixed Index Annuities February 15, 2019	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
Fidelity & Guaranty Life Insurance Company				A.M. Best (A-) Excellent
Performance Pro (FPDA)		1st Year Premium Vesting Bonus *** included when the optional EGMWB is elected 10% for issue ages 0-75 and 5.5% for issue ages 76+ Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 minimum per option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AL, CT, MS, NY Bonus Vesting Schedule: (10 Year) 10-20-30-40-50-60-70-80-90-100%	Issue Ages: 0-80 NQ 18-80 Q Surrender Charges: (10 Year) 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% + MVA Different in AK, CA, DE, FL (65+), IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA No MVA in AK, IL, MN, MO, OR, PA, WA Riders: (availability varies by state) EGMWB, NCR, TIR, HHC DB = AV	8.00% Ages 0-75 6.00% Ages 76-80
S&P 500® 1 Year Monthly Pt-to-Pt Cap	1.85%			
S&P 500® 1 Year Annual Pt-to-Pt Cap	4.50%			
S&P 500® 2 Year Pt-to-Pt Cap	10.75%			
S&P 500® 3 Year Pt-to-Pt Cap	18.50%			
Gold 1 Year Annual Pt-to-Pt Cap	5.50%			
Barclays Trailblazer Sectors 5 2 Year No Cap**	100%	Fixed Account		1.50%
* Not available in NH. ** Not available in IA or NH. *** Bonus is reduced in Life States- AK, CA, DE, FL, MA, NV, NJ, OH, OK, SC, TX, UT, WA. Min. Cap 1% for Monthly pt-to-pt and Annual pt-to-pt index options. Min. cap 2% per period for 2 & 3 yr pt-to-pt index options. 5% max. spread per year on DJ US RE Risk Control index. Fixed Account initial rate guaranteed for first year. MGSV is 87.5% of premium at MGSV rate between 1% and 3%, set at issue, and fixed for the life of the contract.				
Safe Income Plus (FPDA)		1st Year Premium Vesting Bonus * included when the optional EGMWB is elected 8% for issue ages 0-75 Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 minimum per option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AL, CT, ID, MS, NY Bonus Vesting Schedule: (10 Year) 10-20-30-40-50-60-70-80-90-100%	Issue Ages: 0-80 NQ 18-80 Q Surrender Charges: (10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% + MVA Different in AK, CA, DE, FL, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA No MVA in AK, IL, MN, MO, OR, PA, WA Riders: (availability varies by state) EGMWB, NCR, TIR, HHC DB = AV	7.00% Ages 0-75 5.00% Ages 76-80
S&P 500® 1 Year Monthly Pt-to-Pt Cap	1.10%			
S&P 500® 1 Year Annual Pt-to-Pt Cap	2.00%			
S&P 500® 1 Year Annual Pt-to-Pt Cap	2.00%			
Index Gain Option with Declared Rate	1.75%			
Fixed Account	1.00%	Fixed Account		1.00%
* 7% in AL, CA, DE, FL (issue ages 65 and older), MA, NV, NJ, OH, OK, SC, TX, UT. Min. Cap 1% for Monthly pt-to-pt and Annual pt-to-pt index options. Fixed Account initial rate guaranteed for first year. MGSV is 87.5% of premium at MGSV rate between 1% and 3%, set at issue, and fixed for the life of the contract.				
Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1018 (06-11), ACI-1018 (06-11), et al. Rates effective as of 11/1/2018. Subject to state availability. Certain restrictions may apply. Indexed interest rates may be subject to a cap, spread and/or participation rate. Surrender charges and market value adjustment may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 ½ may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of May 24, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website www.AmBest.com. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 12 for S&P, Dow Jones & Barclays Disclaimers.				
Global Atlantic Financial Group - Forethought Life Insurance Company				A.M. Best (A) Excellent
Choice Accumulation II (FPDA)		Free Withdrawal 10% beginning of the year Contract Value Minimum Premium: \$25,000 Q/NQ Maximum Premium: w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85 STATES NOT APPROVED: NY	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% + MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% + MVA Riders: NCR, TIR DB = AV	5 Year 4.00% Ages 0-80 2.00% Ages 81-85 7 Year 5.00% Ages 0-80 2.75% Ages 81-85
MSCI EAFE One Year Pt-to-Pt w/Cap	5 Year 5.10% 7 Year 5.25% 10 Year 5.50%			
Russell 2000 One Year	5.10% 5.25% 5.50%			
Annual Pt-to-Pt w/Cap	5.65% 5.85% 5.95%			
Annual Pt-to-Pt w/Monthly Cap	1.80% 1.90% 2.00%			
PIMCO Balanced Annual Pt-to-Pt w/Par Rate	100% 105% 110%			
Annual Pt-to-Pt w/Performance Trigger	4.40% 4.55% 4.65%			
Volatility Control Two Year Pt-to-Pt w/Spread	0.75% 0.70% 0.65%			
Franklin US Index Two Year	0.75% 0.70% 0.65%			
Fixed Account Strategy	2.75% 2.85% 2.95%			
Choice Accumulation fixed index annuity, issued by Forethought Life Insurance Company. Available in most states with Contract FL-FIA-13 and ICC14-FL-FIA. Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%.				
Income 150+ SE (SPDA)		Free Withdrawal: 10% beginning of the year Contract Value, after the first Contract Year Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85 STATES NOT APPROVED: NY	Issue Ages: 55-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% + MVA Riders: NCR, TIR Guaranteed Lifetime Income Benefit DB = AV	7.00% Ages 55-75 5.00% Ages 76-80 (Rates 1.00% less in AK, DE, MD, MN, NV, OH, OK, OR, SC, TX, UT, WA)
MSCI EAFE One Year Pt-to-Pt w/Cap	\$10,000-\$24,999 3.00% \$25,000-\$99,999 3.00% \$100,000 or more 3.00%			
Russell 2000 One Year	3.00% 3.00% 3.00%			
Annual Pt-to-Pt w/Cap	3.00% 3.00% 3.25%			
Annual Pt-to-Pt w/Monthly Cap	1.20% 1.20% 1.25%			
PIMCO Balanced Annual Pt-to-Pt w/Par Rate	65% 65% 75%			
Annual Pt-to-Pt w/Performance Trigger	2.60% 2.60% 3.00%			
Volatility Control Two Year Pt-to-Pt w/Spread	4.50% 4.50% 3.00%			
Franklin US Index Two Year	4.50% 4.50% 3.00%			
Fixed Account Strategy	1.50% 1.50% 1.75%			
Income 150+, fixed index annuities are issued by Forethought Life Insurance Company. Available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable). Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%.				
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Fixed Index Annuities February 15, 2019	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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Great American Life Insurance Company®

A.M. Best (A) Excellent

American Legend® 7 (FPDA) P1470017NW <small><\$100,000 \$100,000+</small>			<p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$10,000 Q/NQ \$2,000 Q/NQ for Additional</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>NO MVA STATES: AK, CA, PA, UT, VA</p> <p>STATES NOT APPROVED: NY, WA</p>	<p>Issue Ages: 0-85 NQ, Q 0-75 Inherited IRA</p> <p>Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% no MVA</p> <p>** Riders: IncomeSecureSM, IncomeSustainer[®] Plus, Inheritance EnhancerSM, NCR, TIR DB = AV</p>	<p>4.75% Ages up to 75</p> <p>2.75% Ages 76-80</p> <p>2.75% Ages 81-85</p>
S&P 500® Risk Control 1 Year Pt-to-Pt Par Rate*	60%	65%			
S&P 500® 1 Year Monthly Sum Cap	2.15%	2.35%			
S&P 500® 1 Year Pt-to-Pt Cap	5.65%	5.90%			
S&P 500® U.S. Retiree 1 Year Pt-to-Pt Par Rate*	60%	65%			
SPDR® Gold Shares 1 Year Pt-to-Pt Cap	7.00%	7.25%			
iShares® U.S. Real Estate 1 Year Pt-to-Pt Cap	7.50%	8.00%			
Fixed Rate Strategy	2.90%	3.00%			

* Index availability subject to state approval. MGIR is 1.25% of 100% less any withdrawals and early withdrawal charges. ** IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe ReturnSM (SPDA) P1074509NW			<p>Return of Premium Guarantee</p> <p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-85 NQ 18-85 Q 18-75 Inherited IRA, 0-75 inherited NQ</p> <p>Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% no MVA charges decrease monthly</p> <p>** Riders: IncomeSecureSM, IncomeSustainer[®] Plus, Inheritance EnhancerSM, NCR, TIR DB = AV</p>	<p>5.50% Ages up to 75</p> <p>4.10% Ages 76-85</p>
S&P 500® Risk Control 1 Year Pt-to-Pt Par Rate*	45%				
S&P 500® Risk Control Bailout Rate	20%				
S&P 500® 1 Year Pt-to-Pt Cap	4.75%				
S&P 500® 1 Year Pt-to-Pt Bailout Cap	3.00%				
iShares® U.S. Real Estate 1 Year Pt-to-Pt Cap	5.75%				
iShares® U.S. Real Estate 1 Year Pt-to-Pt Bailout Cap	3.00%				
Fixed Rate Strategy	2.00%				

* Index availability subject to state approval. Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1.25% of 100% less any withdrawals and early withdrawal charges. ** IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

American Landmark 5SM (SPDA) P1112916NW <small><\$100,000 \$100,000+</small>			<p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$10,000 Q/NQ \$2,000 Q/NQ for Additional Premium allowed 60 days from issue ONLY</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>NO MVA STATES: AL, CA, PA, UT, VA</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-89 NQ 18-89 Q 18-75 Inherited IRA, 0-75 inherited NQ</p> <p>Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +- MVA</p> <p>DB = AV</p>	<p>3.75% Ages up to 75</p> <p>2.75% Ages 76-85</p> <p>1.75% Ages 86-89</p>
S&P 500® Risk Control 1 Year Pt-to-Pt Par Rate*	60%	65%			
S&P 500® U.S. Retiree 1 Year Pt-to-Pt Par Rate*	60%	65%			
iShares® U.S. Real Estate 1 Year Pt-to-Pt Cap	7.00%	7.25%			
S&P 500® 1 Year Pt-to-Pt Bailout Cap	5.55%	5.80%			
Fixed Rate Strategy	2.85%	2.95%			

* Index availability subject to state approval. MGIR is 1.25% of 90% less any withdrawals and early withdrawal charges. Trails Now Available. Call Today!

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Guggenheim Life and Annuity Company

A.M. Best (B++) Good

Highlander Fixed Indexed TM (SPDA)			10 Year- 4% PREMIUM BONUS - All 1st Year Premiums	Issue Ages: 0-80 Q/NQ	7 Year- 5%
	7 Year	10 Year	Free Withdrawal: Beginning in the second policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA.	Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3% +/- MVA (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA	10 Year- 7% Ages 0-75
S&P 500[®] Multi-Asset Risk Control 5	105%	90%	Minimum Premium: \$5,000 Q - \$10,000 NQ (\$500 additional) Maximum Premium: 1 million	Different in AK, CA, FL, MN, MO, NJ, OH, OK, OR, PA, SC, TX, UT, WA.	7 Year- 4% 10 Year- 5% Ages 76-80
S&P 500[®] 1 Year Annual Pt-to-Pt Cap	5.25%	4.00%			
S&P 500[®] Annual Pt-to-Pt w/Par Rate	40%	30%			
Fixed Account	2.75%	2.25%			
			STATES NOT APPROVED: NY	Riders: NCR, * GLWB, TIR DB = AV	commissions reduced in CA, FL

* GLWB is only available on the 10 Year product. The Highlander Fixed Indexed Annuity and/or certain product features may not be available in all states. The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. The contract is issued on form number GLA-INDEX-01 (2016) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

Lincoln Financial Group[®]

A.M. Best (A+) Superior

OptiChoice SM 5 (FPDA)			Free Withdrawal: Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA each policy year.	Issue Ages: 5, 7 Year 0-85 Q/NQ 9 Year 0-80 Q/NQ	5 Year 3.50% Ages 0-74 Reduced ages 75-85
	<\$100K	>\$100K	Minimum Premium: \$5,000 NQ - \$2,000 Q \$50 additional	Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3% +/- MVA (9 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA Different in AL, MN, MO, OR, UT, WA.	7 Year 4.10% Ages 0-74 Reduced ages 75-85
Performance Triggered Specified Rate	3.90%	4.20%			
1 Year Monthly Cap Index	1.60%	1.65%			
1 Year Volatility Control Pt-to-Pt Index Spread	2.30%	1.85%			
Fixed Account	2.35%	2.50%	Maximum Premium: 2 million w/o home office approval	Riders: NCR, TIR <i>Lincoln Lifetime Income</i> SM Edge or <i>Lincoln Living Income</i> SM Advantage DB = AV	9 Year 5.25% Ages 0-74 Reduced ages 75-80
OptiChoice SM 7 (FPDA)					
Performance Triggered Specified Rate	4.20%	4.40%			
1 Year Monthly Cap Index	1.70%	1.80%			
1 Year Volatility Control Pt-to-Pt Index Spread	2.10%	1.60%	STATES NOT APPROVED: 9 Year- AL, MN, MO, OR, UT, WA		
Fixed Account	2.45%	2.55%			
OptiChoice SM 9 (FPDA)					
Performance Triggered Specified Rate	4.40%	4.70%			
1 Year Monthly Cap Index	1.80%	1.90%			
1 Year Volatility Control Pt-to-Pt Index Spread	1.60%	1.35%			
Fixed Account	2.45%	2.65%			

Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guar. min. fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%; Perf. Triggered Spec. Rate min. is 1.25%; 1 year Monthly Cap, min. Cap is 1.00%; 1 year Monthly average max spread is 9.00%; fixed account minimum is 1.00%. Product and features are subject to state availability. Limitations and exclusions may apply.

National Western Life

A.M. Best (A) Excellent

NWL Ultra Classic [®] (FPDA) (01-1135-04 and state variations)			Free Withdrawal: Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%.	Issue Ages: 0-80 Q/NQ 0-85 in FL 0-56 in CA, OH 0-57 in TX	1st Year NQ 10% Ages 0-75 8.50% Ages 76-80
Option A:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average		Minimum Premium: \$5,000 NQ - \$2,000 Q - \$100 additional	Surrender Charges: (13 Year) 15 - 14.75 - 14 - 13 - 12.25 - 11.25 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA	1st Year Q 10% Ages 0-70 8% Ages 71-75 7% Ages 76-80 Differs in FL, LA, TX
	Guaranteed 1st year Par-Rate	85%			
Option J:	Guaranteed Min. Par-Rate	50%	Maximum Premium: \$500,000 w/o home office appr.	Riders: Income Outlook, Medical Stay Waiver, TIR, Accidental Death *DB = AV	
	Current 1st Year Asset Fee Rate	0.00%			
Option U:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average		STATES NOT APPROVED: AK, AL, CT, DE, IL, IN, MA, MN, MS, NJ, NV, NY, OR, PA, SC, UT, WA		
	Current 1st Year Annual Cap Rate	9.00%			
Fixed Interest Rate:	Guaranteed 1st year Par-Rate	185%			
	Guaranteed Min. Par-Rate	20%			
	Current 1st Year Rate	4.45%			
	Min. Guaranteed Interest Rate	1.00%			
	For Policies with Policy Dates in January, February, March 2019				

The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1%, and never more than 3%. * In LA, the death benefit before annuity date = contract value paid, if applied under a settlement option; or CSV if paid as lump sum payment.

Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Call (877) 837-6123 or visit us at AIPMA.com

Fixed Index Annuities February 15, 2019	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission																											
North American Company For Life and Health Insurance®				A.M. Best (A+) Superior																											
North American Charter® Plus (FPDA)		Premium Bonus * Initial Premium: up to \$74,999 10 Year 6% Bonus 14 Year 9% Bonus \$75,000+ 8% Bonus 11% Bonus	Issue Ages: 10 Year 0-79 Q/NQ (may vary by state) 14 Year 0-75 Q/NQ (0-52 in CA) - (0-74 in IN, NH) Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% (14 Year) 12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- Int. Adj. for all terms (may vary by state) Riders: NCR DB = AV	10, 14 Year 6.75% Ages 0-75 10 Year 5.0625% Ages 76-79																											
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NAC BenefitSolutions® (SPDA)		Penalty-Free Withdrawal: 5% of accumulation value each contract year, after first year. 10% beginning in third year, if no withdrawals taken in the prior year. Minimum Premium: \$20,000 NQ / Q Maximum Premium: 1 million w/o home office appr. 10 Year- STATES NOT APPROVED: NY 14 Year- STATES NOT APPROVED: AK, CT, DE, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA	Issue Ages: 10 Year 40-79 *14 Year 40-75 Q/NQ Surrender Charges: 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% + MVA 12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% + MVA (may vary by state) Riders: NCR, Benefit Base DB = AV	6.75% Ages 0-75 10 Year 5.0625% Ages 76-79																											
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Strategic Design Annuity SM X (SPDA)		Penalty-Free Withdrawal: 7% beginning of the initial premium once each contract year, after the 1st contract anniversary. Minimum Premium: \$20,000 Q \$50,000 NQ Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: CA, DE, IN, MA, MD, MT, NC, NY	Issue Ages: 50-79 Q/NQ Surrender Charges: 10 - 10 - 10 - 10 - 10 - 9 - 8 - 8 - 4 - 4 - 2 - 0% + MVA Riders: NCR, GLWB DB = AV	6.75% Ages 0-75 5.0625% Ages 76-79																											
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NAC VersaChoice SM 10 (SPDA)		Penalty-Free Withdrawal: 10% beginning of the year accumulation value once each contract year, after the 1st contract anniversary. If the optional Enhanced Liquidity Benefit (ELB) is elected at a cost, then penalty free withdrawals can be up to 20% of beginning of year AV. If no other withdrawals have been taken other than ELB charges. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-79 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% (may vary by state) Riders: NCR ⁸ Income Pay® or Income Pay® Plus or Enhanced Liquidity Benefit DB = AV	6.75% Ages 0-75 5.0625% Ages 76-79																											
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North American Company For Life and Health Insurance®

A.M. Best (A+) Superior

<p>NAC RetireChoice® (FPDA) <i>Index</i></p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">S&P 500® Monthly Average Par Rate⁶</td> <td style="text-align: right;">10 year</td> </tr> <tr> <td>S&P 500® MPP Index Cap Rate⁶</td> <td style="text-align: right;">50%</td> </tr> <tr> <td>S&P 500® Biennial Pt to Pt Index Cap Rate⁶</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td>S&P 500® APP Index Cap Rate⁶</td> <td style="text-align: right;">10.45%</td> </tr> <tr> <td>S&P 500® Inverse Performance Trigger Declared Rate⁶</td> <td style="text-align: right;">5.20%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 5% APP Index Margin⁶</td> <td style="text-align: right;">5.75%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 8% 2 Year PTP Index Margin⁶</td> <td style="text-align: right;">2.85%</td> </tr> <tr> <td>S&P 400® MidCap Monthly Average Par Rate⁶ (No Cap)</td> <td style="text-align: right;">3.60%</td> </tr> <tr> <td>S&P 400® MidCap APP Index Cap Rate⁶</td> <td style="text-align: right;">45%</td> </tr> <tr> <td>DJIA® Monthly Average Par Rate⁶ (No Cap)</td> <td style="text-align: right;">4.10%</td> </tr> <tr> <td>DJIA® APP Index Cap Rate⁶</td> <td style="text-align: right;">45%</td> </tr> <tr> <td>Nasdaq-100® MPP Index Cap Rate⁷</td> <td style="text-align: right;">4.35%</td> </tr> <tr> <td>Nasdaq-100® APP Index Cap Rate⁷</td> <td style="text-align: right;">1.85%</td> </tr> <tr> <td>LBMA Afternoon (PM) Gold Price APP Index Cap Rate⁹</td> <td style="text-align: right;">4.20%</td> </tr> <tr> <td>Fixed Account Rate</td> <td style="text-align: right;">4.65%</td> </tr> <tr> <td>Fixed Account Rate</td> <td style="text-align: right;">2.50%</td> </tr> </table>	S&P 500® Monthly Average Par Rate⁶	10 year	S&P 500® MPP Index Cap Rate⁶	50%	S&P 500® Biennial Pt to Pt Index Cap Rate⁶	2.00%	S&P 500® APP Index Cap Rate⁶	10.45%	S&P 500® Inverse Performance Trigger Declared Rate⁶	5.20%	S&P 500® Low Vol. Daily Risk Control 5% APP Index Margin⁶	5.75%	S&P 500® Low Vol. Daily Risk Control 8% 2 Year PTP Index Margin⁶	2.85%	S&P 400® MidCap Monthly Average Par Rate⁶ (No Cap)	3.60%	S&P 400® MidCap APP Index Cap Rate⁶	45%	DJIA® Monthly Average Par Rate⁶ (No Cap)	4.10%	DJIA® APP Index Cap Rate⁶	45%	Nasdaq-100® MPP Index Cap Rate⁷	4.35%	Nasdaq-100® APP Index Cap Rate⁷	1.85%	LBMA Afternoon (PM) Gold Price APP Index Cap Rate⁹	4.20%	Fixed Account Rate	4.65%	Fixed Account Rate	2.50%	<p style="text-align: center;">10 year- 2% Bonus all premiums 1st 5 Years 2.5% Additional Premium Bonus <i>with optional ABR* at a cost</i></p> <p style="text-align: center;">Penalty-Free Withdrawal: 10% of the current Accumulation Value once each contract year, after the first contract anniversary</p> <p style="text-align: center;">Minimum Premium: \$20,000 NQ/Q Maximum Premium: 3 million w/o home office appr.</p> <p style="text-align: center;">STATES NOT APPROVED: AK, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA</p>	<p style="text-align: center;">Issue Ages: 10 Year 0-79 Q/NQ</p> <p style="text-align: center;">Surrender Charges: 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% +/- Int. Adj. for all terms (may vary by state)</p> <p style="text-align: center;">Premium Bonus Recapture: 100 - 90 - 80 - 70 - 60 - 50 - 40 - 30 - 20 - 10 - 0% Premium Bonus Recapture may vary by state</p> <p style="text-align: center;">Riders: NCR ⁸ <i>Income Pay® or Income Pay® Plus</i> <i>or Optional Additional Benefit Rider*</i> DB = AV</p>	<p>6.75% Ages 0-75</p> <p>5.0625% Ages 76-79</p>
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* Optional ABR features: additional premium bonus, additional payout benefit, enhanced penalty-free withdrawals and return of premium - Call for details! Min. Par. rate is 5%. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 1% for Biennial Pt-to-Pt, 0.25% for Monthly Pt-to-Pt, 0.25% for Inverse Performance Trigger. Not all product features and riders are approved in all states. For 10 year plan, OH, OK & UT have State Specific Rates. Rates above are for PREMIUM LEVEL of \$20,000 to \$249,999. Call for HIGH BAND Rates.

<p>Performance Choice® Plus (FPDA) <i>Index</i></p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;"></td> <td style="text-align: center;">8 year</td> <td style="text-align: center;">12 year</td> </tr> <tr> <td>S&P 500® MPP Index Cap Rate⁶</td> <td style="text-align: right;">1.60%</td> <td style="text-align: right;">1.70%</td> </tr> <tr> <td>S&P 500® APP Index Cap Rate⁶</td> <td style="text-align: right;">4.15%</td> <td style="text-align: right;">4.25%</td> </tr> <tr> <td>S&P 500® Inverse Performance Trigger Declared Rate⁶</td> <td style="text-align: right;">4.95%</td> <td style="text-align: right;">5.20%</td> </tr> <tr> <td>S&P Multi-Asset Risk Control 5%- APP Index Margin⁶ (No Cap)</td> <td style="text-align: right;">1.35%</td> <td style="text-align: right;">1.25%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 5% APP Return Threshold⁶</td> <td style="text-align: right;">6.50%</td> <td style="text-align: right;">7.00%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 5% APP w/Base Par Rate⁶</td> <td style="text-align: right;">25%</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 5% APP w/Enhanced Par Rate⁷</td> <td style="text-align: right;">115%</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>S&P 500® Low Vol. Daily Risk Control 5% APP Margin⁶ (No Cap)</td> <td style="text-align: right;">4.50%</td> <td style="text-align: right;">4.45%</td> </tr> <tr> <td>S&P 400® MidCap APP Index Cap Rate⁶</td> <td style="text-align: right;">3.45%</td> <td style="text-align: right;">3.60%</td> </tr> <tr> <td>DJIA® APP Index Cap Rate⁶</td> <td style="text-align: right;">3.65%</td> <td style="text-align: right;">3.85%</td> </tr> <tr> <td>Nasdaq-100® MPP Index Cap Rate⁷</td> <td style="text-align: right;">1.65%</td> <td style="text-align: right;">1.70%</td> </tr> <tr> <td>Nasdaq-100® APP Index Cap Rate⁷</td> <td style="text-align: right;">3.55%</td> <td style="text-align: right;">3.70%</td> </tr> <tr> <td>Russell 2000® APP Index Cap Rate</td> <td style="text-align: right;">3.45%</td> <td style="text-align: right;">3.65%</td> </tr> <tr> <td>Euro Stoxx 50® APP Index Cap Rate¹⁰</td> <td style="text-align: right;">4.55%</td> <td style="text-align: right;">4.85%</td> </tr> <tr> <td>Hang Seng APP Index Cap Rate</td> <td style="text-align: right;">3.90%</td> <td style="text-align: right;">4.15%</td> </tr> <tr> <td>Fixed Account Rate</td> <td style="text-align: right;">2.15%</td> <td style="text-align: right;">2.25%</td> </tr> </table>		8 year	12 year	S&P 500® MPP Index Cap Rate⁶	1.60%	1.70%	S&P 500® APP Index Cap Rate⁶	4.15%	4.25%	S&P 500® Inverse Performance Trigger Declared Rate⁶	4.95%	5.20%	S&P Multi-Asset Risk Control 5%- APP Index Margin⁶ (No Cap)	1.35%	1.25%	S&P 500® Low Vol. Daily Risk Control 5% APP Return Threshold⁶	6.50%	7.00%	S&P 500® Low Vol. Daily Risk Control 5% APP w/Base Par Rate⁶	25%	25%	S&P 500® Low Vol. Daily Risk Control 5% APP w/Enhanced Par Rate⁷	115%	100%	S&P 500® Low Vol. Daily Risk Control 5% APP Margin⁶ (No Cap)	4.50%	4.45%	S&P 400® MidCap APP Index Cap Rate⁶	3.45%	3.60%	DJIA® APP Index Cap Rate⁶	3.65%	3.85%	Nasdaq-100® MPP Index Cap Rate⁷	1.65%	1.70%	Nasdaq-100® APP Index Cap Rate⁷	3.55%	3.70%	Russell 2000® APP Index Cap Rate	3.45%	3.65%	Euro Stoxx 50® APP Index Cap Rate¹⁰	4.55%	4.85%	Hang Seng APP Index Cap Rate	3.90%	4.15%	Fixed Account Rate	2.15%	2.25%	<p style="text-align: center;">8 Year- 3% Bonus all premiums 1st 5 Years 12 Year- 5% Bonus all premiums 1st 5 Years Penalty-Free Withdrawal: 10% of the current Accumulation Value once each contract year, after the first contract anniversary</p> <p style="text-align: center;">Minimum Premium: \$10,000 NQ / \$2,000 Q Maximum Premium: 3 million w/o home office appr.</p> <p style="text-align: center;">8 Year- STATES NOT APPROVED: NY 12 Year- STATES NOT APPROVED: AK, CT, DE, IL, MN, MO, MT, NV, NY, OH, OK, OR, PA, UT, VA, WA Index options and availability varies in HI, SC</p> <p style="text-align: center;">Premium Bonus Recapture: (may vary by state) (8 Year) 100-90-80-70-60-50-40-20-0 % (12 Year) 100-95-90-85-80-70-60-50-40-30-20-10-0 %</p>	<p style="text-align: center;">Issue Ages: 8 Year 0-85 Q/NQ (0-52 in SC) - (0-82 in IN)</p> <p style="text-align: center;">12 Year 0-75 Q/NQ (0-48 in SC) - (0-52 in CA) - (0-55 in TX)</p> <p style="text-align: center;">Surrender Charges: (8 Year) 10 - 10 - 10 - 10 - 9 - 8 - 5 - 3 - 0% (12 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +/- Int. Adj. for all terms (may vary by state)</p> <p style="text-align: center;">Riders: NCR DB = AV</p>	<p>8 Year 5.00% Ages 0-75</p> <p>3.75% Ages 76-79</p> <p>2.50% Ages 80-85</p> <p>12 Year 6.75%</p>
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Min. Guar. is 1.0% on 87.5% of premium. Index Cap rate for Annual Pt-to-Pt and Monthly Pt-to-Pt is guaranteed for the first year. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 0.25% for Monthly Pt-to-Pt, 0.25% for Inverse Performance Trigger. Min. rates for Threshold Participation Strategy- 5% Base Par Rate and 10% Enhanced Par Rate; max. rate is 10% for Index Return. Index Margin rate for Annual Pt-to-Pt is guaranteed for the first year. Max. rate is 15% for Annual Pt-to-Pt. Min. Par. rate is 5% for Annual Pt-to-Pt, guaranteed for the first year. Min. rate is 0.25% for Fixed Account. Not all product features and riders are approved in all states.

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See Page 12 for Rider abbreviations, Index and additional disclosures.

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Rider Abbreviations: DBR - Death Benefit Rider; EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; GMWB - Guaranteed Minimum Withdrawal Benefit; HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

¹ Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and possibly an Interest Adjustment.

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³ The BlackRock iBLD Claria® ER Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. Annually, BlackRock will set allocations to the ETFs within each of the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares Russell 2000 ETF, iShares Core S&P 500 ETF, iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares 1-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF, iShares 7-10 year Treasury Bond ETF. The cash component is represented by the 3 month LIBOR rate.

⁴ The BlackRock iBLD Claria® ER Index (the "Index") is a product of BlackRock Index Services, LLC and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® ER Index, and the corresponding logos are trademarks of BlackRock. Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. The Russell 2000 is a trademark of Russell Investments and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the product.

⁵ S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index w/AFR

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⁹ The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option should the Company in its discretion determine that the use of the LBMA Afternoon (PM) Gold Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

¹⁰ EURO STOXX 50® Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain. The EURO STOXX 50 is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland. Allianz products based on the Index are in no way sponsored, endorsed, sold, or promoted by STOXX and shall not have any liability with respect thereto.

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