

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



12/14/2022

Corebridge(AIG)

| Product Name | Power 5 Protector SPDA (FPDA for 30 days) | Power 7 Protector SPDA (FPDA for 30 days) | Power 7 Protector Plus Income SPDA (FPDA for 30 days) | Power 10 Protector SPDA (FPDA for 30 days) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|---|--|--|--|-------------------------------------|--|-------|--------------------------------|------|-------|---|--------|-----------|----------------------------------|--------|------------|----------------------------------|-------------------------------|------|------------------------------------|---|--------|----------------------------|-------|--------------------------------|----------------------------|-------|--|----------------------------------|-----------|-------|----------------------------------|------|-------|----------------------------------|--|-------|----------------------------|-----|------|----------------------------|-----|-----|----------------------------------|------|------|----------------------------------|-----|------|--------------------|--|--|---------------------|--------|--------|---------------------|-----|-----|----------------------------|-----|-----|----------------------------------|-----|-----|----------------------|-------|-------|--|--|---------|---------|-------------------------------------|--|--|----------------------------|------|------|----------------------------|------|------|----------------------------------|------|------|----------------------------------|------|------|------------------------------------|--|--|----------------------------|------|------|----------------------------|-----|------|----------------------------------|------|------|----------------------------------|------|------|----------------------------------|--|--|----------------------------|-----|------|----------------------------|-----|-----|----------------------------------|------|------|----------------------------------|-----|------|--------------------|--|--|---------------------|--------|--------|----------------------------|-----|-----|----------------------------------|-----|-----|----------------------|-------|-------|----------------------------------|--|--|--|--|---------|---------|-------------------------------------|--|--|----------------------------|------|------|----------------------------|------|------|----------------------------------|------|------|----------------------------------|------|------|------------------------------------|--|--|----------------------------|------|------|----------------------------|-----|------|----------------------------------|------|------|----------------------------------|------|------|----------------------------------|--|--|----------------------------|-----|------|----------------------------|-----|-----|----------------------------------|------|------|----------------------------------|-----|------|--------------------|--|--|---------------------|--------|--------|----------------------------|-----|-----|----------------------------------|-----|-----|----------------------|-------|-------|----------------------------------|--|--|--|--|---------|---------|-------------------------------------|--|--|----------------------------|------|------|----------------------------|------|------|----------------------------------|------|------|----------------------------------|------|------|------------------------------------|--|--|----------------------------|------|------|----------------------------|-----|------|----------------------------------|------|------|----------------------------------|------|------|----------------------------------|--|--|----------------------------|-----|------|----------------------------|-----|-----|----------------------------------|------|------|----------------------------------|-----|------|--------------------|--|--|---------------------|--------|--------|----------------------------|-----|-----|----------------------------------|-----|-----|----------------------|-------|-------|----------------------------------|--|--|
| Carrier Ratings | A A.M. Best A+ Standard & Poors 82 Comdex NY | A A.M. Best A+ Standard & Poors 82 Comdex NY | A A.M. Best A+ Standard & Poors 82 Comdex NY, WA | A A.M. Best A+ Standard & Poors 82 Comdex NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| States Not Approved | NY | NY | NY, WA | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 18-85 | 18-85 | 50-80 | 18-75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Min. / Max. | Min: \$25,000 Max: \$1 Million w/o approval | Min: \$25,000 Max: \$1 Million w/o approval | Min: \$25,000 Max: \$1 Million w/o approval | Min: \$25,000 Max: \$1 Million w/o approval | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Riders | n/a | n/a | Lifetime Income rider is built into product Rider fee is 1.10% of rider value | n/a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Crediting Strategies | <table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>>\$100k</th> </tr> </thead> <tbody> <tr> <td>AQR DynamiQ Allocation Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>265%</td> <td>280%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>165%</td> <td>180%</td> </tr> <tr> <td>2-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>340%</td> <td>355%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>240%</td> <td>255%</td> </tr> <tr> <td>ML Strategic Balanced Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>130%</td> <td>155%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>85%</td> <td>110%</td> </tr> <tr> <td>2-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>175%</td> <td>200%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>125%</td> <td>150%</td> </tr> <tr> <td>PIMCO Global Optima Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. 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Rate | 130% | 155% | 1-Yr Pt-to-Pt - Part. Rate | 85% | 110% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 175% | 200% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 125% | 150% | PIMCO Global Optima Index | | | 2-Yr Pt-to-Pt - Part. Rate | 85% | 100% | 1-Yr Pt-to-Pt - Part. Rate | 60% | 75% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 115% | 130% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 85% | 100% | S&P 500 | | | 1-Yr Pt-to-Pt - Cap | 10.00% | 11.00% | 5-Yr Pt-to-Pt - Cap | 60% | 65% | 1-Yr Pt-to-Pt - Part. Rate | 42% | 47% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 57% | 62% | Fixed Account | 4.40% | 4.65% | <table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>>\$100k</th> </tr> </thead> <tbody> <tr> <td>AQR DynamiQ Allocation Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>275%</td> <td>290%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. 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Rate | 90% | 115% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 190% | 215% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 155% | PIMCO Global Optima Index | | | 2-Yr Pt-to-Pt - Part. Rate | 90% | 105% | 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 125% | 140% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 90% | 105% | S&P 500 | | | 1-Yr Pt-to-Pt - Cap | 10.50% | 11.50% | 1-Yr Pt-to-Pt - Part. Rate | 45% | 49% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 60% | 64% | Fixed Account | 4.65% | 4.90% | *Annual Charge Rate 1.50% | | | <table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>>\$100k</th> </tr> </thead> <tbody> <tr> <td>AQR DynamiQ Allocation Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>275%</td> <td>290%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. 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Rate | 90% | 115% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 195% | 220% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 135% | 160% | PIMCO Global Optima Index | | | 2-Yr Pt-to-Pt - Part. Rate | 95% | 110% | 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 145% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 95% | 110% | S&P 500 | | | 1-Yr Pt-to-Pt - Cap | 11.00% | 12.00% | 1-Yr Pt-to-Pt - Part. Rate | 46% | 51% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 61% | 66% | Fixed Account | 4.90% | 5.15% | *Annual Charge Rate 1.50% | | |
| | <\$100k | >\$100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AQR DynamiQ Allocation Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 265% | 280% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 165% | 180% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 340% | 355% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 240% | 255% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ML Strategic Balanced Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 130% | 155% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 85% | 110% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 175% | 200% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 125% | 150% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PIMCO Global Optima Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 85% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 60% | 75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 115% | 130% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 85% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Cap | 10.00% | 11.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Yr Pt-to-Pt - Cap | 60% | 65% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 42% | 47% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 57% | 62% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Account | 4.40% | 4.65% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | >\$100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AQR DynamiQ Allocation Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 275% | 290% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 175% | 190% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 350% | 365% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 250% | 265% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ML Strategic Balanced Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 135% | 160% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 90% | 115% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 190% | 215% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 155% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PIMCO Global Optima Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 90% | 105% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 125% | 140% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 90% | 105% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Cap | 10.50% | 11.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 45% | 49% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 60% | 64% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Account | 4.65% | 4.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *Annual Charge Rate 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | >\$100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AQR DynamiQ Allocation Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 275% | 290% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 175% | 190% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 350% | 365% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 250% | 265% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ML Strategic Balanced Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 135% | 160% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 90% | 115% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 190% | 215% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 155% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PIMCO Global Optima Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 90% | 105% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 125% | 140% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 90% | 105% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Cap | 10.50% | 11.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 45% | 49% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 60% | 64% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Account | 4.65% | 4.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *Annual Charge Rate 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | >\$100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AQR DynamiQ Allocation Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 285% | 300% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 185% | 200% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 360% | 375% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 260% | 275% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ML Strategic Balanced Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 140% | 165% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 90% | 115% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 195% | 220% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 135% | 160% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PIMCO Global Optima Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 95% | 110% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 145% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 95% | 110% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Cap | 11.00% | 12.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 46% | 51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 61% | 66% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Account | 4.90% | 5.15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *Annual Charge Rate 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus | n/a | n/a | n/a | n/a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Chgs (%) | 5 Yrs: 8, 7, 6, 5, 4, 0 | 7 Yrs: 8, 7, 6, 5, 4, 3, 2, 0 | 7 Yrs: 8, 7, 6, 5, 4, 3, 2, 0 | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 Withdrawal charges may vary in different states | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | Yes, n/a in AK, MN, MO, OR, PA, UT, WA | Yes | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Withdrawals | 10% after first year. | 10% after first year. | 10% after first year. | 10% after first year. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA) | Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA) | Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA) | Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Guarantee | 1.60% on 87.5% of premium. | 1.60% on 87.5% of premium. | 1.60% on 87.5% of premium. | 1.60% on 87.5% of premium. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commissions | <table border="1"> <thead> <tr> <th>Opt. 1</th> <th>Ages 0-80</th> <th>3.25%</th> </tr> </thead> <tbody> <tr> <td>Opt. 2: 0.25% trail Ages 0-80</td> <td></td> <td>1.25%</td> </tr> <tr> <td>Opt. 9: 0.15% trail Ages 81-85</td> <td></td> <td>1.00%</td> </tr> </tbody> </table> <p>Annual trail paid quarterly starting in month 15</p> | Opt. 1 | Ages 0-80 | 3.25% | Opt. 2: 0.25% trail Ages 0-80 | | 1.25% | Opt. 9: 0.15% trail Ages 81-85 | | 1.00% | <table border="1"> <thead> <tr> <th>Opt. 1</th> <th>Ages 0-80</th> <th>4.75%</th> </tr> <tr> <th>Opt. 1</th> <th>Ages 81-85</th> <th>2.25%</th> </tr> </thead> <tbody> <tr> <td>Opt. 2: 0.50% trail Ages 0-80</td> <td></td> <td>2.75%</td> </tr> </tbody> </table> <p>Annual trail paid quarterly starting in month 15</p> | Opt. 1 | Ages 0-80 | 4.75% | Opt. 1 | Ages 81-85 | 2.25% | Opt. 2: 0.50% trail Ages 0-80 | | 2.75% | <table border="1"> <thead> <tr> <th>Opt. 1</th> <th>Ages 50-80</th> <th>4.75%</th> </tr> </thead> <tbody> <tr> <td>Opt. 2: 0.50% trail Ages 50-80</td> <td></td> <td>2.25%</td> </tr> </tbody> </table> <p>Annual trail paid quarterly starting in month 15</p> | Opt. 1 | Ages 50-80 | 4.75% | Opt. 2: 0.50% trail Ages 50-80 | | 2.25% | <table border="1"> <thead> <tr> <th>Opt. 1</th> <th>Ages 0-75</th> <th>7.00%</th> </tr> </thead> <tbody> <tr> <td>Opt. 2: 0.50% trail Ages 0-75</td> <td></td> <td>4.25%</td> </tr> <tr> <td>Opt. 3: 1.00% trail Ages 0-75</td> <td></td> <td>2.00%</td> </tr> </tbody> </table> <p>Annual trail paid quarterly starting in month 15</p> | Opt. 1 | Ages 0-75 | 7.00% | Opt. 2: 0.50% trail Ages 0-75 | | 4.25% | Opt. 3: 1.00% trail Ages 0-75 | | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 1 | Ages 0-80 | 3.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 2: 0.25% trail Ages 0-80 | | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 9: 0.15% trail Ages 81-85 | | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 1 | Ages 0-80 | 4.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Opt. 2: 0.50% trail Ages 0-80 | | 2.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 1 | Ages 50-80 | 4.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 2: 0.50% trail Ages 50-80 | | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 1 | Ages 0-75 | 7.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 2: 0.50% trail Ages 0-75 | | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 3: 1.00% trail Ages 0-75 | | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | *Charge Rate 1.50% | | Max Income Rider rates may differ call for details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| 12/14/2022 | Corebridge(AIG) | Allianz | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Product Name | Power 10 Protector Plus Income SPDA (FPDA for 30 days) | Core Income 7 SPDA (Flexible in 1st year) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Ratings | A A.M. Best A+ Standard & Poors 82 Comdex NY, WA | A+ A.M. Best AA Standard & Poors 94 Comdex NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| States Not Approved | | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 50-75 | 0-80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Min. / Max. | Min: \$25,000 Max: \$1 Million w/o approval | Min: \$10,000 Max: \$1 Million w/o approval | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Riders | Lifetime Income rider is built into product Rider fee is 1.10% of rider value | Lifetime Income rider is built into product Rider fee is 1.25% accumulation value | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Crediting Strategies | <table border="0"> <tr> <td></td> <td><\$100k</td> <td>>\$100k</td> </tr> <tr> <td>AQR DynamiQ Allocation Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>285%</td> <td>300%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>185%</td> <td>200%</td> </tr> <tr> <td>2-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>360%</td> <td>375%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>260%</td> <td>275%</td> </tr> <tr> <td>ML Strategic Balanced Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>140%</td> <td>165%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>90%</td> <td>115%</td> </tr> <tr> <td>2-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>195%</td> <td>220%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>135%</td> <td>160%</td> </tr> <tr> <td>PIMCO Global Optima Index</td> <td></td> <td></td> </tr> <tr> <td>2-Yr Pt-to-Pt - Part. Rate</td> <td>95%</td> <td>110%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>62%</td> <td>77%</td> </tr> <tr> <td>2-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>130%</td> <td>145%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>95%</td> <td>110%</td> </tr> <tr> <td>S&P 500</td> <td></td> <td></td> </tr> <tr> <td>1-Yr Pt-to-Pt - Cap</td> <td>11.00%</td> <td>12.00%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - Part. Rate</td> <td>46%</td> <td>51%</td> </tr> <tr> <td>1-Yr Pt-to-Pt-Par.Rate w/Charge*</td> <td>61%</td> <td>66%</td> </tr> <tr> <td>Fixed Account</td> <td></td> <td></td> </tr> <tr> <td>*Annual Charge Rate 1.50%</td> <td></td> <td></td> </tr> </table> | | <\$100k | >\$100k | AQR DynamiQ Allocation Index | | | 2-Yr Pt-to-Pt - Part. Rate | 285% | 300% | 1-Yr Pt-to-Pt - Part. Rate | 185% | 200% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 360% | 375% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 260% | 275% | ML Strategic Balanced Index | | | 2-Yr Pt-to-Pt - Part. Rate | 140% | 165% | 1-Yr Pt-to-Pt - Part. Rate | 90% | 115% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 195% | 220% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 135% | 160% | PIMCO Global Optima Index | | | 2-Yr Pt-to-Pt - Part. Rate | 95% | 110% | 1-Yr Pt-to-Pt - Part. Rate | 62% | 77% | 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 130% | 145% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 95% | 110% | S&P 500 | | | 1-Yr Pt-to-Pt - Cap | 11.00% | 12.00% | 1-Yr Pt-to-Pt - Part. Rate | 46% | 51% | 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 61% | 66% | Fixed Account | | | *Annual Charge Rate 1.50% | | | <table border="0"> <tr> <td>Fixed Account</td> <td>4.30%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - CAP</td> <td></td> </tr> <tr> <td>Nasdaq</td> <td>8.00%</td> </tr> <tr> <td>S&P 500</td> <td>8.00%</td> </tr> <tr> <td>Russell 2000</td> <td>8.00%</td> </tr> <tr> <td>Bloomberg US Dynamic Balance Inx</td> <td>8.75%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - SPREAD</td> <td></td> </tr> <tr> <td>Bloomberg US Dynamic Balance Inx</td> <td>1.00%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - PART. RATE</td> <td></td> </tr> <tr> <td>Bloomberg US Dynamic Balance II I</td> <td>175%</td> </tr> <tr> <td>2-Yr Pt-to-Pt - PART. RATE</td> <td></td> </tr> <tr> <td>Bloomberg US Dynamic Balance II I</td> <td>250%</td> </tr> </table> | Fixed Account | 4.30% | 1-Yr Pt-to-Pt - CAP | | Nasdaq | 8.00% | S&P 500 | 8.00% | Russell 2000 | 8.00% | Bloomberg US Dynamic Balance Inx | 8.75% | 1-Yr Pt-to-Pt - SPREAD | | Bloomberg US Dynamic Balance Inx | 1.00% | 1-Yr Pt-to-Pt - PART. RATE | | Bloomberg US Dynamic Balance II I | 175% | 2-Yr Pt-to-Pt - PART. RATE | | Bloomberg US Dynamic Balance II I | 250% | <table border="0"> <tr> <td>222</td> <td></td> </tr> <tr> <td>SPDA (Flex. in 1st 18 mo. / 1 yr in OR)</td> <td></td> </tr> <tr> <td>A+ A.M. Best AA Standard & Poors 94 Comdex</td> <td></td> </tr> <tr> <td>1-Yr Pt-to-Pt - CAP</td> <td></td> </tr> <tr> <td>BlackRock iBLD Claria Index</td> <td>4.50%</td> </tr> <tr> <td>Bloomberg US Dynamic Balance Inx</td> <td>4.50%</td> </tr> <tr> <td>Pimco Tactical Balanced Index</td> <td>4.50%</td> </tr> <tr> <td>S&P 500</td> <td>6.00%</td> </tr> <tr> <td>1-Yr Pt-to-Pt - PART. 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RATE | | S&P Futures Daily Risk Yr. 1 | 175% | S&P Futures Daily Risk Yr. 2 | 185% | S&P Futures Daily Risk Yr. 3 | 200% | S&P Futures Daily Risk Yr. 4 | 215% | S&P Futures Daily Risk Yr. 5 | 230% | Bloomberg US Dyn. Bal. II ER Yr. 1 | 170% | Bloomberg US Dyn. Bal. II ER Yr. 2 | 180% | Bloomberg US Dyn. Bal. II ER Yr. 3 | 190% | Bloomberg US Dyn. Bal. II ER Yr. 4 | 205% | Bloomberg US Dyn. Bal. II ER Yr. 5 | 220% | Pimco Tactical Bal. ER Index Yr. 1 | 165% | Pimco Tactical Bal. ER Index Yr. 2 | 175% | Pimco Tactical Bal. ER Index Yr. 3 | 185% | Pimco Tactical Bal. ER Index Yr. 4 | 200% | Pimco Tactical Bal. ER Index Yr. 5 | 215% | Fixed Account | 3.10% |
| | <\$100k | >\$100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AQR DynamiQ Allocation Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 285% | 300% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 2-Yr Pt-to-Pt-Par.Rate w/Charge* | 360% | 375% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt-Par.Rate w/Charge* | 260% | 275% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ML Strategic Balanced Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate | 140% | 165% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate | 90% | 115% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| PIMCO Global Optima Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| *Annual Charge Rate 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 1-Yr Pt-to-Pt - CAP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 1-Yr Pt-to-Pt - SPREAD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 1-Yr Pt-to-Pt - PART. RATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BlackRock iBLD Claria ER Index | 125% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bloomberg US Dynamic Balance II I | 115% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Balanced ER Index | 110% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Yr Pt-to-Pt - SPREAD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BlackRock iBLD Claria Index | 3.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bloomberg US Dynamic Balance Inx | 3.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Balanced Index | 3.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2-Yr MY Pt-to-Pt - PART. RATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P Futures Daily Risk Yr. 1 | 150% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P Futures Daily Risk Yr. 2 | 165% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Pimco Tactical Bal. ER Index Yr. 1 | 145% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 2 | 160% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Yr MY Pt-to-Pt - PART. RATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| S&P Futures Daily Risk Yr. 3 | 200% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P Futures Daily Risk Yr. 4 | 215% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Bloomberg US Dyn. Bal. II ER Yr. 2 | 180% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bloomberg US Dyn. Bal. II ER Yr. 3 | 190% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Bloomberg US Dyn. Bal. II ER Yr. 5 | 220% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 1 | 165% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 2 | 175% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 3 | 185% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 4 | 200% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pimco Tactical Bal. ER Index Yr. 5 | 215% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Account | 3.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus | n/a | n/a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Chgs (%) | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 Withdrawal charges may vary in different states | 7 Yrs: 8.50, 8, 7, 6, 5, 4, 3, 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Withdrawals | 10% after first year. | 10% of paid premium after 1st year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA) | Nursing Home (n/a in KS, MA, NJ, OR, PA, TX) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Guarantee | 1.60% on 87.5% of premium. | No less than 1% on 87.5% of premium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commissions | <table border="0"> <tr> <td>Option 1</td> <td>Ages 50-75</td> <td>7.00%</td> </tr> <tr> <td>Opt. 2: 0.50% trail Ages 50-75</td> <td></td> <td>4.25%</td> </tr> <tr> <td>Opt. 3: 1.00% trail Ages 50-75</td> <td></td> <td>2.00%</td> </tr> </table> <p>Annual trail paid quarterly starting in month 15</p> | Option 1 | Ages 50-75 | 7.00% | Opt. 2: 0.50% trail Ages 50-75 | | 4.25% | Opt. 3: 1.00% trail Ages 50-75 | | 2.00% | <table border="0"> <tr> <td>Option A</td> <td>0-75</td> <td>5.500%</td> </tr> <tr> <td>Option A</td> <td>76-80</td> <td>4.000%</td> </tr> <tr> <td>Option B, 0.50% Trail</td> <td>0-75</td> <td>2.500%</td> </tr> <tr> <td>Option B, 0.50% Trail</td> <td>76-80</td> <td>1.250%</td> </tr> <tr> <td>Option C, 1.00% Trail</td> <td>0-75</td> <td>0.500%</td> </tr> <tr> <td>Option C, 1.00% Trail</td> <td>76-80</td> <td>0.250%</td> </tr> </table> <p>Annual trail paid quarterly starting in 13th month.</p> | Option A | 0-75 | 5.500% | Option A | 76-80 | 4.000% | Option B, 0.50% Trail | 0-75 | 2.500% | Option B, 0.50% Trail | 76-80 | 1.250% | Option C, 1.00% Trail | 0-75 | 0.500% | Option C, 1.00% Trail | 76-80 | 0.250% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option 1 | Ages 50-75 | 7.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 2: 0.50% trail Ages 50-75 | | 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opt. 3: 1.00% trail Ages 50-75 | | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option A | 0-75 | 5.500% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option A | 76-80 | 4.000% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option B, 0.50% Trail | 0-75 | 2.500% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option B, 0.50% Trail | 76-80 | 1.250% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option C, 1.00% Trail | 0-75 | 0.500% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option C, 1.00% Trail | 76-80 | 0.250% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | Max Income Rider rates may differ call | There are a few additional strategies available besides the ones listed here. Call for details. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



12/14/2022

Allianz

| Product Name | ABC, Allianz Benefit Control SPDA (Flex. in 1st 18 mo.) | | | 360 SPDA (Flex. in 1st 18 mo. / 1 yr in OR) | | |
|--------------------------------------|---|-------|--------------------------------------|---|----------------------------|-------|
| Carrier Ratings | A+ A.M. Best AA Standard & Poors 94 Comdex NY | | | A+ A.M. Best AA Standard & Poors 94 Comdex NY | | |
| States Not Approved | | | | | | |
| Issue Ages | 0-80 | | | 0-80 | | |
| Premium Min. / Max. | Min: \$20,000 Max: \$1 Million w/o approval | | | Min: \$20,000 Max: \$1 Million w/o approval | | |
| Riders | Lifetime Income rider is built into product. No fee Allocation Charge - currently 0.00% (up to 2.5%) | | | Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value | | |
| Crediting Strategies | 1-Yr Pt-to-Pt - CAP | | | 1-Yr Pt-to-Pt - CAP | | |
| | BlackRock iBLD Claria Index | 4.50% | | BlackRock iBLD Claria Index | 5.00% | |
| | Bloomberg US Dynamic Balance Inr | 4.50% | | Bloomberg US Dynamic Balance Inr | 5.00% | |
| | Pimco Tactical Balanced Index | 4.50% | | Pimco Tactical Balanced Index | 5.00% | |
| | S&P 500 | 6.00% | | S&P 500 | 6.50% | |
| | 1-Yr Pt-to-Pt - PART. RATE | | | 1-Yr Pt-to-Pt - PART. RATE | | |
| | BlackRock iBLD Claria ER Index | 135% | | BlackRock iBLD Claria ER Index | 135% | |
| | Bloomberg US Dynamic Balance II I | 125% | | Bloomberg US Dynamic Balance II I | 130% | |
| | Pimco Tactical Balanced ER Index | 120% | | Pimco Tactical Balanced ER Index | 125% | |
| | 1-Yr Pt-to-Pt - SPREAD | | | 1-Yr Pt-to-Pt - SPREAD | | |
| BlackRock iBLD Claria Index | 2.60% | | BlackRock iBLD Claria Index | 1.70% | | |
| Bloomberg US Dynamic Balance Inr | 2.85% | | Bloomberg US Dynamic Balance Inr | 2.10% | | |
| Pimco Tactical Balanced Index | 3.10% | | Pimco Tactical Balanced Index | 2.35% | | |
| 2-Yr MY Pt-to-Pt - PART. RATE | | | 2-Yr MY Pt-to-Pt - PART. RATE | | | |
| S&P Futures Daily Risk Yr. 1 | 165% | | S&P Futures Daily Risk Yr. 1 | 165% | | |
| S&P Futures Daily Risk Yr. 2 | 180% | | S&P Futures Daily Risk Yr. 2 | 185% | | |
| Bloomberg US Dyn. Bal. II ER Yr. 1 | 160% | | Bloomberg US Dyn. Bal. II ER Yr. 1 | 160% | | |
| Bloomberg US Dyn. Bal. II ER Yr. 2 | 175% | | Bloomberg US Dyn. Bal. II ER Yr. 2 | 175% | | |
| Pimco Tactical Bal. ER Index Yr. 1 | 150% | | Pimco Tactical Bal. ER Index Yr. 1 | 160% | | |
| Pimco Tactical Bal. ER Index Yr. 2 | 165% | | Pimco Tactical Bal. ER Index Yr. 2 | 175% | | |
| | | | Fixed Account | 3.10% | | |
| | | | | | Fixed Account 3.50% | |
| Bonus | Income Rider Value: 22% on first 18mos of deposits | | | 50% interest rate bonus until income begins | | |
| Surrender Chgs (%) | 10 Yrs: 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05, 0 | | | 10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0 | | |
| MVA | Yes | | | Yes | | |
| Free Withdrawals | 10% of paid premium after 1st year | | | 10% of paid premium after 1st year | | |
| Waivers | Nursing Home, available in all states | | | Nursing Home (n/a in KS, MA, NJ, OR, PA, TX) | | |
| Minimum Guarantee | 1.00% on 87.5% of premium | | | 1.35% on 87.5% (yrs 1-10). 1% after 10th year | | |
| Commissions | Option A | 0-75 | 6.50% | Option A | 0-75 | 6.50% |
| | Option A | 76-80 | 4.50% | Option A | 76-80 | 4.50% |
| | Option B, 0.50% Trail | 0-75 | 4.25% | Option B, 0.50% Trail | 0-75 | 4.25% |
| | Option B, 0.50% Trail | 76-80 | 2.75% | Option B, 0.50% Trail | 76-80 | 2.75% |
| | Option C, 1.00% Trail | 0-75 | 1.00% | Option C, 1.00% Trail | 0-75 | 1.00% |
| Option C, 1.00% Trail | 76-80 | 0.75% | Option C, 1.00% Trail | 76-80 | 0.75% | |
| Remarks | Annual trail paid quarterly starting in 13th the month. | | | Annual trail paid quarterly starting in 13th the month. | | |
| Remarks | There are a few additional strategies available besides the ones listed here. Call for details. | | | | | |

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All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | Allianz | | | | American Equity | | | | | | | | | |
|-------------------------------------|---|--------------|---------------------------------|------------------------------|---|--------------|--------------------------------|------------------------------|---|---|--------------------------------|---------------|-------------|------------|
| Product Name | Accumulation Advantage SPDA (Flexible in 1st year) | | | | AssetShield 5 FPDA | | | | AssetShield 7 FPDA | | | | | |
| Carrier Ratings | A+ A.M. Best AA Standard & Poors 94 Comdex | | | | A- A.M. Best A- Standard & Poors 59 Comdex | | | | A- A.M. Best A- Standard & Poors 59 Comdex | | | | | |
| States Not Approved | NY | | | | NY | | | | NY | | | | | |
| Issue Ages | 0-80 | | | | 18-85 | | | | 18-85 | | | | | |
| Premium Min. / Max. | Min: \$20,000 Max: \$1 Million w/o approval | | | | Min: \$5,000 Max: \$1.5M 18-69, 1M 70-74, 750K 75-80, 500K 81-85 | | | | Min: \$5,000 Max: \$1.5M 18-69, 1M 70-74, 750K 75-80, 500K 81-85 | | | | | |
| Riders | n/a | | | | n/a | | | | n/a | | | | | |
| Crediting Strategies | 1-Yr Pt-to-Pt - CAP | | <\$100k | >\$100k | 5-Yr MY Pt-to-Pt - PART. RATE | | <\$100k | >\$100k | Charge | Writ | W/C | Charge | Writ | W/C |
| | BlackRock iBLD Claria ER Index | 9.50% | 11.25% | S&P Futures Daily Risk Yr. 1 | 250% | 270% | BofA Destinations Index | | | | BofA Destinations Index | | | |
| | Bloomberg US Dynamic Index | 9.50% | 11.25% | S&P Futures Daily Risk Yr. 2 | 265% | 290% | 1-Yr Pt-to-Pt - Part. Rate | 210% | 110% | CS Tech Edge | | | | |
| | Pimco Tactical Balanced Index | 9.50% | 11.25% | S&P Futures Daily Risk Yr. 3 | 285% | 310% | 1-Yr Pt-to-Pt - Part. Rate | 215% | 115% | SG Global Sentiment | | | | |
| | S&P 500 | 9.00% | 11.00% | S&P Futures Daily Risk Yr. 4 | 305% | 330% | 1-Yr Pt-to-Pt - Part. Rate | 210% | 110% | S&P Dividend Aristocrats 5% ER | | | | |
| | 1-Yr Pt-to-Pt - PART. RATE | | | S&P Futures Daily Risk Yr. 5 | 325% | 350% | 1-Yr Pt-to-Pt - Part. Rate | 230% | 145% | S&P 500 | | | | |
| | BlackRock iBLD Claria ER Index | 185% | 200% | Bloomberg US Dyn. Bal. Yr. 1 | 240% | 260% | 1-Yr Pt-to-Pt - Cap | 13.00% | 11.00% | 1-Yr Pt-to-Pt - Cap | | | 13.75% | 11.75% |
| | Bloomberg US Dynamic Index | 175% | 190% | Bloomberg US Dyn. Bal. Yr. 2 | 255% | 275% | 1-Yr Pt-to-Pt - Part. Rate | ##### | ##### | 1-Yr Pt-to-Pt - Part. Rate | | | ##### | ##### |
| | Pimco Tactical Balanced ER Index | 170% | 185% | Bloomberg US Dyn. Bal. Yr. 3 | 270% | 295% | 1-Yr Monthly Sum, Monthly C | 3.10% | 2.30% | 1-Yr Monthly Sum, Monthly C | | | 3.30% | 2.50% |
| | 1-Yr Pt-to-Pt - SPREAD | | | Bloomberg US Dyn. Bal. Yr. 4 | 290% | 315% | Fixed Account | 3.35% | | Fixed Account | | | 3.75% | |
| BlackRock iBLD Claria Index | 1.75% | 1.00% | Bloomberg US Dyn. Bal. Yr. 5 | 310% | 335% | | | | | | | | | |
| Bloomberg US Dynamic Index | 2.00% | 1.25% | Pimco Tactical Bal. Index Yr. 2 | 235% | 255% | | | | | | | | | |
| Pimco Tactical Balanced Index | 2.25% | 1.50% | Pimco Tactical Bal. Index Yr. 3 | 250% | 270% | | | | | | | | | |
| 2-Yr Pt-to-Pt - PART. RATE * | | | Pimco Tactical Bal. Index Yr. 4 | 265% | 290% | | | | | | | | | |
| S&P Futures Daily Risk Yr. 1 | 290% | 310% | Pimco Tactical Bal. Index Yr. 5 | 285% | 310% | | | | | | | | | |
| S&P Futures Daily Risk Yr. 2 | 310% | 330% | Fixed Account | 4.70% | 5.00% | | | | | | | | | |
| Bloomberg US Dyn. Index Yr 1 | 270% | 285% | | | | | | | | | | | | |
| Bloomberg US Dyn. Index Yr 2 | 290% | 305% | | | | | | | | | | | | |
| Pimco Tact. Bal. ER Index Yr. 1 | 265% | 280% | | | | | | | | | | | | |
| Pimco Tact. Bal. ER Index Yr. 2 | 285% | 300% | | | | | | | | | | | | |
| Bonus | n/a | | | | *Annual Strategy Charge Rate 1.50% | | | | *Annual Strategy Charge Rate 1.50% | | | | | |
| Surrender Chgs (%) | 10 Yrs: 9.3, 8.85, 7.9, 6.95, 5.95, 5, 4, 3, 2, 1, 0 | | | | n/a | | | | 5 Yrs: 9.2, 9, 8, 7, 6, 0 | | | | | |
| MVA | Yes | | | | Yes | | | | Yes | | | | | |
| Free Withdrawals | 10% of paid premium after 1st year | | | | 10% after 1st year | | | | 10% after 1st year | | | | | |
| Waivers | Nursing Home (n/a in CA) | | | | Confinement (n/a in CA) Max Issue Age 75 | | | | Confinement (n/a in CA) Max Issue Age 75 | | | | | |
| Minimum Guarantee | No less than 1% on 87.5% of premium | | | | Terminal illness (n/a in CA) Max Issue Age 75 | | | | Terminal illness (n/a in CA) Max Issue Age 75 | | | | | |
| Commissions | Option A | 0-75 | 7-00% | Option U | 18-75 | 3-75% | Option U | 18-75 | 4-50% | | | | | |
| | Option A | 76-80 | 5-00% | Option U | 76-80 | 2-81% | Option U | 76-80 | 3-38% | | | | | |
| | Option B, 0.50% Trail | 0-75 | 4-75% | Option U | 81-85 | 1-88% | Option U | 81-85 | 2-25% | | | | | |
| | Option B, 0.50% Trail | 76-80 | 3-25% | Option B, 0.35% Trail | 18-75 | 2-50% | Option B, 0.35% Trail | 18-75 | 3-00% | | | | | |
| | Option C, 1.00% Trail | 0-75 | 1-50% | Option B, 0.35% Trail | 76-80 | 1-88% | Option B, 0.35% Trail | 76-80 | 2-25% | | | | | |
| | Option C, 1.00% Trail | 76-80 | 1-25% | Option B, 0.35% Trail | 81-85 | 1-25% | Option B, 0.35% Trail | 81-85 | 1-50% | | | | | |
| | Annual trail paid quarterly starting in 13th the month. | | | | Option C, 0.45% Trail | 18-75 | 1-25% | Option C, 0.60% Trail | 18-75 | 1-50% | | | | |
| | | | | Option C, 0.45% Trail | 76-80 | 0-94% | Option C, 0.60% Trail | 76-80 | 1-13% | | | | | |
| | | | | Option C, 0.45% Trail | 81-85 | 0-63% | Option C, 0.60% Trail | 81-85 | 0-75% | | | | | |
| Remarks | * 2-yr plt n/a in CA. OR Index lock feature: anytime during crediting period | | | | Performance Rate Rider Not Available in CA.ID Rates may differ in CA and ID call for details | | | | Performance Rate Rider Not Available in CA.ID Rates may differ in CA and ID call for details | | | | | |

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12/14/2022

American Equity

| Product Name | AssetShield 10 FPDA | EstateShield 10 FPDA | Income Shield 7 FPDA | Income Shield 10 FPDA |
|----------------------|--|--|--|--|
| Carrier Ratings | A- A.M. Best A- Standard & Poors 59 Comdex | A- A.M. Best A- Standard & Poors 59 Comdex | A- A.M. Best A- Standard & Poors 59 Comdex | A- A.M. Best A- Standard & Poors 59 Comdex |
| States Not Approved | NY | NY | NY | NY |
| Issue Ages | 18-80 | 40-75 | 50-80 | 18-80 |
| Premium Min. / Max. | Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80 | Min: \$5,000 Max:\$1.5M 40-69,1M 70-75 | Min: \$5,000 Max:\$1.5M 50-69,1M 70-74,750K 75-80 | Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80 |
| Riders | n/a | Lifetime Income rider built into product. No additional fee | Optional Income Rider No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20% | Optional Income Rider No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20% |
| Crediting Strategies | Charge BofA Destinations Index 1-Yr Pt-to-Pt - Part. Rate ##### 135% 2-Yr Pt-to-Pt - Part. Rate 330% 200% CS Tech Edge 1-Yr Pt-to-Pt - Part. Rate 235% 140% 2-Yr Pt-to-Pt - Part. Rate 350% 210% SG Global Sentiment 1-Yr Pt-to-Pt - Part. Rate 220% 135% 2-Yr Pt-to-Pt - Part. Rate 320% 195% S&P Dividend Aristocrats 5% ER 1-Yr Pt-to-Pt - Part. Rate 245% 170% 2-Yr Pt-to-Pt - Part. Rate 345% 230% S&P 500 1-Yr Pt-to-Pt - Cap 14.00% 12.00% 1-Yr Pt-to-Pt - Part. Rate ##### 1-Yr Monthly Sum, Monthly C 3.40% 2.60% Fixed Account 4.00% | W/C BofA Destinations Index 1-Yr Pt-to-Pt - Part. Rate 95% 2-Yr Pt-to-Pt - Part. Rate 140% CS Tech Edge 1-Yr Pt-to-Pt - Part. Rate 100% 2-Yr Pt-to-Pt - Part. Rate 145% SG Global Sentiment 1-Yr Pt-to-Pt - Part. Rate 95% 2-Yr Pt-to-Pt - Part. Rate 135% S&P Dividend Aristocrats 5% ER 1-Yr Pt-to-Pt - Cap 8.50% 2-Yr Pt-to-Pt - Cap 17.25% S&P 500 1-Yr Pt-to-Pt - Cap 4.25% 2-Yr Pt-to-Pt - Cap 8.75% 1-Yr Monthly Sum, Monthly Cap 1.90% Fixed Account 2.20% | S&P Dividend Aristocrats 5% ER 1-Yr Pt-to-Pt - Cap 4.50% 1-Yr Pt-to-Pt - Part. Rate 65% S&P 500 1-Yr Pt-to-Pt - Cap 2.75% 1-Yr Pt-to-Pt - Part. Rate 10% BofA Destinations Index 1-Yr Pt-to-Pt - Part. Rate 75% CS Tech Edge 1-Yr Pt-to-Pt - Part. Rate 80% SG Global Sentiment 1-Yr Pt-to-Pt - Part. Rate 75% Fixed Account 1.70% | a) Rates for No-Fee LIBR b) Rates for LIBR w/fee S&P 500 Daily Risk Control 5% a) b) 1-Yr Pt-to-Pt - Cap 2.50% 2.25% 1-Yr Pt-to-Pt - Part. Rate 40% 35% 2-Yr Pt-to-Pt - Part. Rate 55% 50% S&P 500 1-Yr Pt-to-Pt - Cap 1.75% 1.75% 2-Yr Pt-to-Pt - Cap 3.75% 3.75% 1-Yr Pt-to-Pt - Part. Rate 10% 10% 2-Yr Pt-to-Pt - Part. Rate 15% 15% 1-Yr Monthly Sum, Monthly C 1.00% 1.00% BofA Destinations Index 1-Yr Pt-to-Pt - Part. Rate 50% 45% 2-Yr Pt-to-Pt - Part. Rate 70% 65% CS Tech Edge 1-Yr Pt-to-Pt - Part. Rate 50% 45% 2-Yr Pt-to-Pt - Part. Rate 70% 65% SG Global Sentiment 1-Yr Pt-to-Pt - Part. Rate 50% 45% 2-Yr Pt-to-Pt - Part. Rate 70% 65% Fixed Account 1.10% 1.00% |
| Bonus | n/a | 25% Income Base Bonus | Rates may vary in CA. Call for details n/a | Fixed Account 7% first year only |
| Surrender Chgs (%) | 10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 7 Yrs: 9.2, 9, 8, 7, 6, 4, 2, 0 7 Yrs: 8.3, 8.25, 7.25, 6.25, 5.2, 4.2, 3.1, 0 in CA | 10 Yrs: 9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1 9 Yrs: 7.65, 7.65, 7.25, 6.2, 5.1, 4.2, 8.1, 7.0, 8.0 in CA |
| MVA | Yes | Yes | Yes | Yes |
| Free Withdrawals | 10% after 1st year | 10% after 1st year | 10% after 1st year | 10% after 1st year |
| Waivers | Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75 | Confinement (n/a in CA) Terminal illness (n/a in CA) | Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75 | Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75 |
| Minimum Guarantee | 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 |
| Commissions | Option U 18-75 6.00% Option U, Added Prem. Yrs 2-5 18-75 3.00% Option U 76-80 4.50% Option U, Added Prem. Yrs 2-5 76-80 2.25% Option B, 0.50% Trail* 18-75 3.50% Option B, 0.38% Trail* 76-80 2.63% Option C, 1.00% Trail* 18-75 1.00% Option C, 0.75% Trail* 76-80 0.75% | Option U 40-75 6.50% Option B, 0.35% Trail 40-75 4.33% Option C, 0.70% Trail 40-75 2.17% | Option U 50-75 5.00% Option U 76-80 3.75% Option A, 1.00% Yrs 2-3 50-75 4.00% Option A, 0.75% Yrs 2-3 76-80 3.00% Option B, 0.50% Trail 50-75 3.300% Option B, 0.38% Trail 76-80 2.500% | Option U 18-75 7.00% Option U 76-80 5.45% Option A, 1.50% Yr 2, 1.00% Yr 3 18-75 5.00% Option A, 1.15% Yr 2, 0.75% Yr 3 76-80 3.75% Option B, 0.50% Trail 18-75 4.25% Option B, 0.38% Trail 76-80 3.20% |
| Remarks | **Commission rates in CA may vary ca *Trails paid only for years 2-10 Performance Rate Rider Not Available in CA, ID Rates may differ in CA and ID call for details | | *Added Premium Ages 18-75 2.60% Yrs 2-5 *Added Premium Ages 76-80 1.95% Yrs 2-5 *LIBR w/ Wellbeing benefit not available in CA and DE | *Added Premium Ages 18-75 3.25% Yr *Added Premium Ages 76-80 2.45% Yr **Commission rates in CA may vary ca *LIBR w/ Wellbeing benefit not available in CA and DE Rates may vary in CA. Call for details |

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 • Products and programs offered through Tellus are not approved for use in all states.
 Access to products and carriers available through Tellus.

• Information is subject to change without notice.
 • Please check for variations in commission rates for older ages/higher premiums.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | American National | | Athene | |
|---------------------------|--|--|---|---|
| Product Name | Strategy Indexed Plus 7 FPDA | Strategy Indexed Plus 10 FPDA | AccuMax 7 SPDA | Ascent Pro 10 Bonus SPDA |
| Carrier Ratings | A A.M. Best A Standard & Poors 78 Comdex NY | A A.M. Best A Standard & Poors 78 Comdex NY | A A.M. Best A+ Standard & Poors 78 Comdex NY | A A.M. Best A+ Standard & Poors 78 Comdex NY |
| States Not Approved | NY | NY | NY | NY |
| Issue Ages | 0-80 | 0-80 | 0-83 | 35-80 / IN: 35-74 |
| Premium Min. / Max. | Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$3 Million w/o approval | Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$3 Million w/o approval | Min: \$10k Max: \$1 Million w/o approval | Min: \$10k (\$5k in AK, CT, HI, ID, MN, NJ, OR, PA, UT, WA) Max: \$1 Million w/o approval |
| Riders | Optional lifetime income rider Opt 1: 1.10% / Opt 2: 0.80% of income base | Optional lifetime income rider Opt 1: 1.10% / Opt 2: 0.80% of income base | n/a | Lifetime Income rider built into product. Rider fee 1.00% of income base |
| Crediting Strategies | Fixed Account 3.20% | Fixed Account 3.30% | AI Powered Multi-Asset Index <\$100k >\$100k 7-Yr Pt-to-Pt - Part. Rate 330% 345% 1-Yr Pt-to-Pt - Part. Rate 135% 140% | BNP Paribas Multi Asset Div. 5 2-Yr Pt-to-Pt - Part. Rate 160% 1-Yr Pt-to-Pt - Part. Rate 115% |
| | S&P 500 | S&P 500 | Shiller Barclays CAPE Allocator 7-Yr Pt-to-Pt - Part. Rate 320% 335% 1-Yr Pt-to-Pt - Part. Rate 120% 125% | Nasdaq FC Index 2-Yr Pt-to-Pt - Part. Rate 102% 1-Yr Pt-to-Pt - Part. Rate 67% |
| | 1-Yr Performance Trigger 4.80% | 1-Yr Performance Trigger 4.85% | S&P 500 7-Yr Pt-to-Pt - Part. Rate 80% 85% 7-Yr Ann. Interval Sum - Part. Floor Rate 65% 70% -10% -10% | AI Powered US Equity Index 2-Yr Pt-to-Pt - Part. Rate 130% 1-Yr Pt-to-Pt - Part. Rate 97% |
| | 1-Yr Monthly Sum, Monthly Cap 2.50% | 1-Yr Monthly Sum, Monthly Cap 2.60% | Fixed Account 2.80% 2.95% | S&P 500 Daily Risk Control 5% Index TR 1-Yr Pt-to-Pt - Part. Rate 60% |
| | 1-Yr Pt-to-Pt, 100% CAP 8.15% | 1-Yr Pt-to-Pt, 100% Cap 8.25% | | S&P 500 1-Yr Pt-to-Pt - Cap 5.25% Bailout cap 1.00% |
| | 1-Yr Pt-to-Pt, 50% CAP 8.10% | 1-Yr Pt-to-Pt, 50% Cap 8.20% | | Fixed Account 2.30% |
| | 1-Yr Pt-to-Pt - Part. Rate 25.00% | 1-Yr Pt-to-Pt - Part. Rate 30.00% | | |
| | Nasdaq-100 1-Yr Pt-to-Pt, 100% CAP 8.15% | Nasdaq-100 1-Yr Pt-to-Pt, 100% CAP 8.25% | | |
| | S&P Marc 5% 1-Yr Pt-to-Pt - Part. Rate 145.00% | S&P Marc 5% 1-Yr Pt-to-Pt - Part. Rate 155.00% | | |
| | Bonus | n/a | 1.00% | n/a |
| Surrender Chgs (%) | 7 Yrs: 7, 6, 5, 4, 3, 2, 1, 0 | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | 10 Yrs: 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 Lower surrender charges in 15 states. Call for details |
| MVA | yes | yes | Yes (n/a CA) | Yes (n/a MO) |
| Free Withdrawals | 10% available in 1st year | 10% available in 1st year | 10% available immediately | 10% available in 1st year |
| Waivers | Confinement, Disability, and Terminal Illness N/A in CA, CT | Confinement, Disability, and Terminal Illness N/A in CA, CT | Confinement (n/a in CA) Terminal illness (n/a in CA) | Confinement (n/a in CA, MA) Terminal illness (n/a in CA) |
| Minimum Guarantee | 87.5% of premium at the min. required by state | 87.5% of premium at the min. required by state | 1.00% on 87.5% of premium | 1.00% on 87.5% of premium |
| Commissions | Option A 0-75 5.00% | Option A 0-75 7.00% | Option 1 0-70 5.00% | Option 1 0-70 6.50% |
| | Option A 76-80 4.00% | Option A 76-80 5.50% | Option 1 71-75 4.50% | Option 1 71-75 6.00% |
| | Option B, 0.50% Trail 0-75 0.50% | Option B, 0.60% Trail 0-75 1.00% | Option 1 76-80 3.50% | Option 1 76-80 5.00% |
| | Option B, 0.38% Trail 76-80 0.50% | Option B, 0.50% Trail 76-80 0.50% | Option 1 81+ 3.00% | |
| | | | Option 2: 0.0417% trail 0-70 2.50% | Option 2: 0.0417% trail 0-70 3.75% |
| | | | Option 2: 0.0417% trail 71-75 2.25% | Option 2: 0.0375% trail 71-75 3.45% |
| | | Option 2: 0.0333% trail 76-80 1.75% | Option 2: 0.0333% trail 76-80 2.90% | |
| | | Option 2: 0.0250% trail 81+ 1.50% | | |
| | | Option 3: 0.0833% trail 0-70 1.00% | Option 3: 0.0833% trail 0-70 1.00% | |
| | | Option 3: 0.0750% trail 71-75 0.90% | Option 3: 0.0750% trail 71-75 0.90% | |
| | | Option 3: 0.0667% trail 76-80 0.80% | Option 3: 0.0625% trail 76-80 0.75% | |
| | | Option 3: 0.0583% trail 81+ 0.70% | Trails pay monthly beginning with 13th month | |
| Remarks | | | Trails pay monthly beginning with 13th month | |

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• Information is subject to change without notice.
 • Please check for variations in commission rates for older ages/higher premiums.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



12/14/2022

Athene

| Product Name | Athene | | | | | | | |
|-------------------------------------|--|-------------------------------------|---|-------------------------------------|--|-------------------------------------|--|------|
| | Agility 7 SPDA | | Agility 10 SPDA | | Performance Elite 7 SPDA | | Performance Elite 10 SPDA | |
| Carrier Ratings | A A.M. Best A+ Standard & Poors 78 Comdex NY | | A A.M. Best A+ Standard & Poors 78 Comdex NY | | A A.M. Best A+ Standard & Poors 78 Comdex NY | | A A.M. Best A+ Standard & Poors 78 Comdex NY | |
| States Not Approved | NY | | NY | | NY | | NY | |
| Issue Ages | 40-83 | | 40-80 | | 0-83 | | 0-78 | |
| Premium Min. / Max. | Min: \$10k(\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,WV) Max: \$1 Million w/o approval | | Min: \$10k (\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,WV) Max: \$1 Million w/o approval | | Min: \$10,000 Max: \$1 Million w/o approval | | Min: \$10k (\$5k in CT,ID,MN,NJ,OH,OR,PA,UT,WV) Max: \$1 Million w/o approval | |
| Riders | Lifetime Income rider built into product. No additional fee | | Lifetime Income rider built into product. No additional fee | | Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95% | | Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95% | |
| Crediting Strategies | BNP Paribas Multi Asset Div. 5 | | BNP Paribas Multi Asset Div. 5 | | BNP Paribas Multi Asset Div. 5 | | BNP Paribas Multi Asset Div. 5 | |
| | 2-Yr Pt-to-Pt - Part. Rate | 195% | 2-Yr Pt-to-Pt - Part. Rate | 210% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 370% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 325% |
| | 1-Yr Pt-to-Pt - Part. Rate | 145% | 1-Yr Pt-to-Pt - Part. Rate | 155% | 2-Yr Pt-to-Pt - Part. Rate | 300% | 2-Yr Pt-to-Pt - Part. Rate | 250% |
| | Nasdaq FC Index | | Nasdaq FC Index | | Nasdaq FC Index | | Nasdaq FC Index | |
| | 2-Yr Pt-to-Pt - Part. Rate | 120% | 2-Yr Pt-to-Pt - Part. Rate | 130% | 1-Yr Pt-to-Pt - Part. Rate, With Char | 260% | 1-Yr Pt-to-Pt - Part. Rate, With Char | 225% |
| | 1-Yr Pt-to-Pt - Part. Rate | 80% | 1-Yr Pt-to-Pt - Part. Rate | 85% | 1-Yr Pt-to-Pt - Part. Rate | 210% | 1-Yr Pt-to-Pt - Part. Rate | 175% |
| | AI Powered US Equity Index | | AI Powered US Equity Index | | Nasdaq FC Index | | Nasdaq FC Index | |
| | 2-Yr Pt-to-Pt - Part. Rate | 160% | 2-Yr Pt-to-Pt - Part. Rate | 170% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 230% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 205% |
| | 1-Yr Pt-to-Pt - Part. Rate | 120% | 1-Yr Pt-to-Pt - Part. Rate | 130% | 2-Yr Pt-to-Pt - Part. Rate | 185% | 2-Yr Pt-to-Pt - Part. Rate | 155% |
| | 1-Yr Pt-to-Pt - Part. Rate | 120% | 1-Yr Pt-to-Pt - Part. Rate | 130% | 1-Yr Pt-to-Pt - Part. Rate, With Char | 145% | 1-Yr Pt-to-Pt - Part. Rate, With Char | 125% |
| S&P 500 | 2-Yr Pt-to-Pt - Cap | ##### | 2-Yr Pt-to-Pt - Cap | ##### | 1-Yr Pt-to-Pt - Part. Rate | 115% | 1-Yr Pt-to-Pt - Part. Rate | 95% |
| | 1-Yr Pt-to-Pt - Cap | 6.25% | 1-Yr Pt-to-Pt - Cap | 6.50% | AI Powered US Equity Index | | AI Powered US Equity Index | |
| | Bailout cap | 0.50% | Bailout cap | 0.50% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 305% | 2-Yr Pt-to-Pt - Part. Rate, With Char | 265% |
| | Fixed Account | 3.05% | Fixed Account | 3.15% | 2-Yr Pt-to-Pt - Part. Rate | 245% | 2-Yr Pt-to-Pt - Part. Rate | 205% |
| Bonus | Benefit Base Bonus 35% | | Benefit Base Bonus 35% | | Elite 7: 0% | | Elite 10: 9%(CA)4% to 10% check age and state. | |
| | 7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | Elite 7 Plus: 5% or 6% depending on the state | | Elite 10 Plus: 8% to 16%, check age and state | |
| | 7 Yrs: 9, 8, 8, 7, 9, 6, 9, 5, 9, 5, 4, 0 | | 7 Yrs: 9, 8, 8, 7, 9, 6, 9, 5, 9, 5, 4, 0 | | 10 Yrs: 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 | | 10 Yrs: 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 | |
| | Yes | | Yes | | Yes | | Yes (n/a in MD & MO) | |
| | 10% of value or initial premium, avail. in 1st year | | 10% of value or initial premium, avail. in 1st year | | 10% available immediately | | 5% after 1st year (10% Plus Version in 1st year) | |
| | Confinement (n/a in CA, MA) | | Confinement (n/a in CA, MA) | | Confinement (n/a in CA & MA) | | Confinement (n/a in CA & MA) | |
| | Terminal illness (n/a in CA) | | Terminal illness (n/a in CA) | | Terminal illness (n/a in CA) | | Terminal illness (n/a in CA) | |
| | 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 | |
| | Option 1 0-70 4.50% | | Option 1 0-70 6.00% | | Option 1 0-70 5.00% | | Option 1 0-70 6.50% | |
| | Option 1 71-75 4.00% | | Option 1 71-75 5.50% | | Option 1 71-75 4.50% | | Option 1 71-75 6.00% | |
| Option 1 76-80 3.50% | | Option 1 76-80 5.00% | | Option 1 76-80 3.50% | | Option 1 76-78 5.00% | | |
| Option 1 81+ 3.00% | | Option 1 81-83 3.00% | | Option 1 81-83 3.00% | | Option 1 81-83 3.00% | | |
| Option 2: 0.0417% trail 0-70 2.75% | | Option 2: 0.0417% trail 0-70 3.50% | | Option 2: 0.0417% trail 0-70 2.50% | | Option 2: 0.0417% trail 0-70 3.75% | | |
| Option 2: 0.0417% trail 71-75 2.25% | | Option 2: 0.0417% trail 71-75 3.20% | | Option 2: 0.0417% trail 71-75 2.25% | | Option 2: 0.0375% trail 71-75 3.45% | | |
| Option 2: 0.0334% trail 76-80 1.90% | | Option 2: 0.0334% trail 76-80 2.90% | | Option 2: 0.0333% trail 76-80 1.75% | | Option 2: 0.0333% trail 76-78 2.90% | | |
| Option 2: 0.0250% trail 81+ 1.85% | | Option 2: 0.0250% trail 81-83 1.50% | | Option 2: 0.0250% trail 81-83 1.50% | | Option 2: 0.0250% trail 81-83 1.50% | | |
| Option 3: 0.0834% trail 0-70 1.00% | | Option 3: 0.0834% trail 0-70 1.00% | | Option 3: 0.0833% trail 0-70 1.00% | | Option 3: 0.0833% trail 0-70 1.00% | | |
| Option 3: 0.0750% trail 71-75 0.90% | | Option 3: 0.0750% trail 71-75 0.90% | | Option 3: 0.0750% trail 71-75 0.90% | | Option 3: 0.0750% trail 71-75 0.90% | | |
| Option 3: 0.0667% trail 76-80 0.80% | | Option 3: 0.0667% trail 76-80 0.80% | | Option 3: 0.0667% trail 76-80 0.80% | | Option 3: 0.0625% trail 76-78 0.75% | | |
| Option 3: 0.0584% trail 81+ 0.70% | | Option 3: 0.0583% trail 81-83 0.70% | | Option 3: 0.0583% trail 81-83 0.70% | | Option 3: 0.0583% trail 81-83 0.70% | | |
| Remarks | Trails pay monthly beginning with 13th month | | Trails pay monthly beginning with 13th month | | Trails pay monthly beginning with 13th month | | Trails pay monthly beginning with 13th month | |
| | | | | | *Annual Strategy Charge Rate: 1.25% Fixed account & S&P 500 with charge also avail. | | *Annual Strategy Charge Rate: 1.25% Fixed account & S&P 500 with charge also avail. | |

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 Access to products and carriers available through Tellus.

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All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | Athene | Delaware Life | | |
|----------------------|---|---|--|--|
| Product Name | Performance Elite 15 SPDA | Retirement Stages 7 FPDA | Retirement Chapters 10 FPDA | Target Growth 10 FPDA |
| Carrier Ratings | A A.M. Best A+ Standard & Poors 78 Comdex | A- A.M. Best BBB+ Standard & Poors 50 Comdex | A- A.M. Best BBB+ Standard & Poors 50 Comdex | A- A.M. Best BBB+ Standard & Poors 50 Comdex |
| States Not Approved | CA, CT, ID, MT, MN, NJ, NY, OH, OR, PA, UT, WA | NY | CT, NM, NY | ID, NY |
| Issue Ages | 0-73; 0-64 in FL 0-50 in AK, NV, OK, TX, SC; 0-47 in DE, OH | 18-80 | 21-80 (IN: 21-75) | 18-80 |
| Premium Min. / Max. | Min: \$10,000 Max: \$1 Million w/o approval | Min: \$10,000 (\$500 additional) Max: \$1 Million w/o approval | Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval | Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval |
| Riders | Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95% | Optional Return of Premium rider: 0.40% ann. fee | n/a | n/a |
| Crediting Strategies | BNP Paribas Multi Asset Div. 5 2-Yr Pt-to-Pt - Part. Rate, With Char 340% 2-Yr Pt-to-Pt - Part. Rate 265% 1-Yr Pt-to-Pt - Part. Rate, With Char 235% 1-Yr Pt-to-Pt - Part. Rate 185% Nasdaq FC Index 2-Yr Pt-to-Pt - Part. Rate, With Char 215% 2-Yr Pt-to-Pt - Part. Rate 165% 1-Yr Pt-to-Pt - Part. Rate, With Char 135% 1-Yr Pt-to-Pt - Part. Rate 105% AI Powered US Equity Index 2-Yr Pt-to-Pt - Part. Rate, With Char 280% 2-Yr Pt-to-Pt - Part. Rate 220% 1-Yr Pt-to-Pt - Part. Rate, With Char 200% 1-Yr Pt-to-Pt - Part. Rate 160% S&P 500 Daily Risk Control 2.8% Index TR 2-Yr Pt-to-Pt - Part. Rate, With Char 125% 2-Yr Pt-to-Pt - Part. Rate 67% 1-Yr Pt-to-Pt - Part. Rate, With Char 92% 1-Yr Pt-to-Pt - Part. Rate 55% S&P 500 1-Yr Pt-to-Pt - Cap 9.50% | First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 160% Morgan Stanley Global Opportunities Index* 1-Yr Pt-to-Pt - Part. Rate 150% S&P 500 1-Yr Pt-to-Pt - Cap ##### Bailout Cap 5.15% 1-Yr Pt-to-Pt - Performance Trigger 8.00% 1-Yr Pt-to-Pt - Part. Rate ##### Fixed Account 4.00% | First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 130% Momentum Asset Allocator 5.5% Vol. Control Index 1-Yr Pt-to-Pt - Part. Rate 125% 2-Yr Pt-to-Pt - Part. Rate 135% S&P 500 1-Yr Pt-to-Pt - Cap 7.50% 1-Yr Pt-to-Pt - Part. Rate 30% Fixed Account 3.50% | <\$100k \$100k+ RBA Select Equity Yield CIBC 5% Index 1-Yr Pt-to-Pt - Part. Rate 160% 175% First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 150% 165% Morgan Stanley Global Opportunities Index 1-Yr Pt-to-Pt - Part. Rate 140% 155% S&P 500 1-Yr Pt-to-Pt - Cap* 8.50% 10.00% 1-Yr Pt-to-Pt - Part. Rate 30% 35% Fixed Account 3.25% 3.50% *Current Bailout Cap 5.15% Guarantees that account value will be 110% of net initial premium at the 10th anniversary |
| Bonus | Elite 15: 15% Elite 15 Plus: 20% (14% IN)(15% DE) | n/a | 5% Premium Bonus (1st year deposits) | n/a |
| Surrender Chgs (%) | 15 Yrs: 15,15,14,14,13,13,12,11,10,9,8,7,6,5,4,0 | 7 Yrs: 8.5, 8, 7, 6, 5, 4, 3, 0 Varies by state | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0 |
| MVA | Yes (n/a in MD & MO) | Yes (n/a in CA) | Yes | Yes |
| Free Withdrawals | 5% after 1st year (10% Plus Version in 1st year) | 10% after the 1st year | 10% after the 1st year | 10% starting in first year |
| Waivers | Confinement (N/A in MA) Terminal illness | *Nursing home / Terminal illness (n/a in CA, CT) *Only available if issued prior to 76th birthday | Nursing home* / Terminal illness (n/a in CA) *Only available if issued prior to 76th birthday | Nursing Home* / Terminal illness (n/a CA) *Only available if issued prior to 76th birthday |
| Minimum Guarantee | 1.00% on 87.5% of premium | 1.00% on 100% of premium | 1.00% on 87.5% of premium | 1.00% on 87.5% of premium |
| Commissions | Option 1 0-70 6.50% Option 1 71-73 6.00% Option 2: 0.0417% trail 0-70 3.75% Option 2: 0.0375% trail 71-73 3.45% Option 3: 0.0833% trail 0-70 1.00% Option 3: 0.0750% trail 71-73 0.90% Trails pay monthly beginning with 13th rr | Option 1 18-74 5.00% Option 1 75-79 3.75% Option 1 80 2.50% Option 2: 0.50% trail 18-74 3.50% Option 2: 0.50% trail 75-79 2.63% Option 2: 0.50% trail 80 1.75% Option 3: 1.00% trail 18-74 1.00% Option 3: 1.00% trail 75-79 0.75% Option 3: 1.00% trail 80 0.50% Option 4 (ROP) 0.50% trail 18-74 3.00% Option 4 (ROP) 0.50% trail 75-79 2.25% Option 4 (ROP) 0.50% trail 80 1.50% Trail paid quarterly beginning at the end of fifth contract quarter | Option 1 21-74 7.00% Option 1 75-79 5.25% Option 1 80 3.50% Option 2: 0.50% trail 21-74 2.50% Option 2: 0.50% trail 75-79 1.88% Option 2: 0.50% trail 80 1.25% Trail paid quarterly beginning at the end of fifth contract quarter | Option 1 18-74 7.00% Option 1 75-79 5.25% Option 1 80 3.50% Option 2: 0.25% trail 18-74 5.50% Option 2: 0.25% trail 75-79 4.15% Option 2: 0.25% trail 80 2.75% Option 3: 0.45% trail 18-74 4.00% Option 3: 0.45% trail 75-79 3.00% Option 3: 0.45% trail 80 2.00% Option 4 Call For Details |
| Remarks | *Annual Strategy Charge Rate: 1.25% Fixed account & S&P 500 with charge also avail. | Trail paid quarterly beginning at the end of fifth contract quarter | | |

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 • Features subject to current contract terms at time of sale.
 • Products and programs offered through Tellus are not approved for use in all states.
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 • Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through Tellus.

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All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | Delaware Life | Global Atlantic | Global Atlantic | Global Atlantic |
|----------------------------------|--|---|---|---|
| Product Name | Target Income 10 FPDA | ForeAccumulation II 5 SPDA | ForeAccumulation II 7 SPDA | ForeAccumulation II 10 SPDA |
| Carrier Ratings | A- A.M. Best BBB+ Standard & Poors 50 Comdex | A A.M. Best A- Standard & Poors 75 Comdex | A A.M. Best A- Standard & Poors 75 Comdex | A A.M. Best A- Standard & Poors 75 Comdex |
| States Not Approved | ID, NY | NY | NY | NY |
| Issue Ages | 18-80 | 0-85 | 0-85 | 0-85 |
| Premium Min. / Max. | Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval | Min: \$25,000 Max: \$1 Million (\$500k 81-85) | Min: \$25,000 Max: \$1 Million (\$500k 81-85) | Min: \$25,000 Max: \$1 Million (\$500k 81-85) |
| Riders | Lifetime Income rider built into product. Rider fee is 1.05% of benefit base | Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75 | Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75 | Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75 |
| Crediting Strategies | <\$100k \$100k+ RBA Select Equity Yield CIBC 5% Index 1-Yr Pt-to-Pt - Spread 0.50% 0.25% | MSCI EAFE 1-Yr Pt-to-Pt - Cap 10.75% 11.50% Bailout 2.00% 2.00% | MSCI EAFE 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% | MSCI EAFE 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% |
| | First Trust Capital Strength Barclays 5% Index 1-Yr Pt-to-Pt - Part. Rate 90% 100% | Russell 2000 1-Yr Pt-to-Pt - Cap 10.75% 11.50% Bailout 2.00% 2.00% | Russell 2000 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% | Russell 2000 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% |
| | Morgan Stanley Global Opportunities Index 1-Yr Pt-to-Pt - Part. Rate 90% 100% | S&P 500 1-Yr Pt-to-Pt - Cap 10.75% 11.50% Bailout 2.00% 2.00% | S&P 500 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% | S&P 500 1-Yr Pt-to-Pt - Cap 11.25% 12.00% Bailout 2.00% 2.00% |
| | S&P 500 1-Yr Pt-to-Pt - Cap 4.00% 4.50% 1-Yr Pt-to-Pt - Part. Rate 25% 27% | 1-Yr Performance Trigger 8.25% 8.75% Bailout 1.50% 1.50% | 1-Yr Performance Trigger 8.50% 9.00% Bailout 1.50% 1.50% | 1-Yr Performance Trigger 8.50% 9.00% Bailout 1.50% 1.50% |
| | Fixed Account 1.50% 1.65% | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 190% 200% Bailout 30% 30% | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 225% 235% Bailout 30% 30% | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 225% 235% Bailout 30% 30% |
| | Higher rates for \$500k+. Call us for details | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 26.00% 27.00% Bailout 2.00% 2.00% | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 28.00% 29.00% Bailout 2.00% 2.00% | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 28.00% 29.00% Bailout 2.00% 2.00% |
| | | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% |
| | | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% |
| | | Fixed Rate 4.35% 4.50% | Fixed Rate 4.45% 4.60% | Fixed Rate 4.45% 4.60% |
| | Bonus | n/a | n/a | n/a |
| Surrender Chgs (%) | 10 Yrs: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0 | 5-Yrs: 9, 8, 7, 6, 5, 0 | 7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | 10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA) |
| MVA | Yes | Yes | Yes | Yes |
| Free Withdrawals | 10% after the 1st year | 10% starting in 1st year | 10% starting in 1st year | 10% starting in 1st year |
| Waivers | Nursing Home* / Terminal illness (n/a CA) Only available* if issued prior to 76th birthday | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) |
| Minimum Guarantee | 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 |
| Commissions | Option 1 18-74 6.50% | Option A 0-80 3.75% | Option A 0-80 5.00% | Option A 0-80 7.00% |
| | Option 1 75-79 4.90% | Option A 81-85 1.75% | Option A 81-85 2.50% | Option A 81-85 3.50% |
| | Option 1 80 3.25% | Option B, 0.40% trail 0-80 1.00% | Option B, 0.40% trail 0-80 2.50% | Option B, 0.40% trail 0-80 3.00% |
| | Option 2: 0.25% trail 18-74 5.25% | Option B, 0.40% trail 81-85 0.75% | Option B, 0.40% trail 81-85 1.25% | Option B, 0.40% trail 81-85 1.50% |
| | Option 2: 0.25% trail 75-79 3.95% | Option C, 0.75% trail 0-80 0.75% | Option C, 0.75% trail 0-80 1.00% | Option C, 0.75% trail 0-80 1.00% |
| | Option 2: 0.25% trail 80 2.65% | | Option C, 0.75% trail 81-85 0.75% | Option C, 0.75% trail 81-85 0.85% |
| | Option 3: 0.45% trail 18-74 4.00% | | | |
| | Option 3: 0.45% trail 75-79 3.00% | | | |
| | Option 3: 0.45% trail 80 2.00% | | | |
| | Option 4 0.75% trail 18-74 2.00% | | | |
| Option 4 0.75% trail 75-79 1.50% | | | | |
| Option 4 0.75% trail 80 1.00% | | | | |
| Remarks | Trail paid quarterly beginning at the end of fifth contract quarter | * Client cannot be in a nursing home at issue * Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | * Client cannot be in a nursing home at issue * Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | * Client cannot be in a nursing home at issue * Commission Cap at issue. Remainder paid 30 days after delivery receipt is received |

* For informational use only— Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
 * Features subject to current contract terms at time of sale.
 * Products and programs offered through Tellus are not approved for use in all states.
 * Information is subject to change without notice.
 * Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



12/14/2022

Global Atlantic

| Product Name | ForeIncome II 5 SPDA | | ForeIncome II 7 SPDA | | ForeIncome II 10 SPDA | | Income 150+ SE 7 SPDA | |
|----------------------|---|--|---|--|---|--|---|--|
| Carrier Ratings | A A.M. Best A- Standard & Poors 75 Comdex NY | | A A.M. Best A- Standard & Poors 75 Comdex NY | | A A.M. Best A- Standard & Poors 75 Comdex NY | | A A.M. Best A- Standard & Poors 75 Comdex NY | |
| States Not Approved | NY | | NY | | NY | | NY | |
| Issue Ages | 45-85 | | 45-85 | | 45-85 | | 55-85 | |
| Premium Min. / Max. | Min: \$25,000 Max: \$1 Million (\$500k 81-85) | | Min: \$25,000 Max: \$1 Million (\$500k 81-85) | | Min: \$25,000 Max: \$1 Million (\$500k 81-85) | | Min: \$10,000 Max: \$1M 55-80 (\$500k 81-85) w/o approval | |
| Riders | Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier | | Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier | | Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier | | Lifetime Income rider is built into product Rider fee is 1.05% of contract value | |
| Crediting Strategies | a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option | | a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option | | a) Rates for Guaranteed Income Builder rider option b) Rates for Income Multiplier rider option | | MSCI EAFE \$100k + \$25k + 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% | |
| | MSCI EAFE a) b) 1-Yr Pt-to-Pt - Cap 6.50% 6.50% Bailout 2.00% 2.00% | | MSCI EAFE a) b) 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | MSCI EAFE a) b) 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | Russell 2000 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% | |
| | Russell 2000 1-Yr Pt-to-Pt - Cap 6.50% 6.50% Bailout 2.00% 2.00% | | Russell 2000 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | Russell 2000 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | S&P 500 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% | |
| | S&P 500 1-Yr Pt-to-Pt - Cap 6.50% 6.50% Bailout 2.00% 2.00% | | S&P 500 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | S&P 500 1-Yr Pt-to-Pt - Cap 7.00% 7.00% Bailout 2.00% 2.00% | | 1-Yr Performance Trigger 6.00% 5.75% Bailout 2.00% 2.00% | |
| | 1-Yr Performance Trigger 5.50% 5.50% Bailout 1.50% 1.50% | | 1-Yr Performance Trigger 6.00% 6.00% Bailout 1.50% 1.50% | | 1-Yr Performance Trigger 6.00% 6.00% Bailout 1.50% 1.50% | | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 150% 140% Bailout 30% 30% | |
| | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 140% 140% | | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 150% 150% | | PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 150% 150% | | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 15.00% 14.75% Bailout 2.00% 2.00% | |
| | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 14.00% 14.00% Bailout 2.00% 2.00% | | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 15.00% 15.00% Bailout 2.00% 2.00% | | BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 15.00% 15.00% Bailout 2.00% 2.00% | | 2-Yr Pt-to-Pt - Spread 0.00% 2.00% Bailout 9.00% 9.00% | |
| | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 2.00% Fixed Rate 3.75% 3.50% | |
| | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 0.00% | | Fixed Rate 3.75% 3.50% | |
| | Fixed Rate 3.50% 3.50% | | Fixed Rate 3.50% 3.50% | | Fixed Rate 3.75% 3.75% | | Income Rider Value Bonus: 20% | |
| Bonus | n/a | | n/a | | n/a | | n/a | |
| Surrender Chgs (%) | 5-Yrs: 9, 8, 7, 6, 5, 0 | | 7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | | 10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA) | | 7-Yrs: 8, 8, 7, 6, 5, 4, 3, 0 | |
| MVA | Yes | | Yes | | Yes | | Yes | |
| Free Withdrawals | 10% starting in 1st year | | 10% starting in 1st year | | 10% starting in 1st year | | 10% starting in 1st year | |
| Waivers | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) | | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) | | Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA) | | Nursing Home (n/a in CA, NJ, MA, PA, SD) and Terminal illness (n/a in CA, NJ, PA, WA) | |
| Minimum Guarantee | 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 | |
| Commissions | Option A 45-8 3.50% Option A 81-8 1.75% | | Option A 45-8 5.00% Option A 81-8 2.50% | | Option A 45-80 7.00% Option A 81-85 3.50% | | Option A 55-7 5.00% Option A 76-8 2.50% | |
| | Option B, 0.50% trail 45-8 1.50% Option B, 0.50% trail 81-8 1.00% | | Option B, 0.50% trail 45-8 3.50% Option B, 0.50% trail 81-8 2.00% | | Option B, 0.50% trail 45-80 3.50% Option B, 0.50% trail 81-85 2.00% | | Option B, 0.50% trail 55-7 3.50% Option B, 0.50% trail 76-8 2.00% | |
| | Option C, 1.00% trail 45-8 1.00% Option C, 1.00% trail 81-8 0.75% | | Option C, 1.00% trail 45-8 1.00% | | Option C, 1.00% trail 45-85 1.00% | | Option C, 1.00% trail 55-8 1.00% | |
| | | | | | | | | |
| | | | | | | | | |
| Remarks | • Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | | • Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | | • Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | | • Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | |

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 • Features subject to current contract terms at time of sale.
 • Products and programs offered through Tellus are not approved for use in all states.
 • Information is subject to change without notice.
 • Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | Global Atlantic | American Legend 7 | MassMutual Ascend | |
|-----------------------------|---|--|--|---|
| Product Name | Income 150+ SE 10 SPDA | American Legend 7 FPDA | Safe Return SPDA (Flexible for first 2 months) | |
| Carrier Ratings | A A.M. Best A- Standard & Poors 75 Comdex NY | A+ A.M. Best A+ Standard & Poors 92 Comdex NY, WA | A+ A.M. Best A+ Standard & Poors 92 Comdex NY | |
| States Not Approved | NY | | NY | |
| Issue Ages | 55-85 | 0-85 (0-75 Inherited IRA / NQ) | 0-85 NQ / 15-85 Q | |
| Premium Min. / Max. | Min: \$10,000 Max: \$1M 55-80 (\$500k 81-85) w/o approval | Min: \$10,000 (Add'l: \$2,000) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85 | Min: \$25K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+ | |
| Riders | Lifetime Income rider is built into product Rider fee is 1.05% of contract value | Optional income rider 0.95% Optional enhanced DB 1.15% | Optional income rider 0.95% Optional enhanced DB 1.15% | |
| Crediting Strategies | MSCI EAFE \$100k + \$25k + 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% Russell 2000 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% S&P 500 1-Yr Pt-to-Pt - Cap 7.00% 6.75% Bailout 2.00% 2.00% 1-Yr Performance Trigger 6.00% 5.75% Bailout 2.00% 2.00% PIMCO Balanced Index 1-Yr Pt-to-Pt - Part. Rate 150% 140% Bailout 30% 30% BlackRock Diversa Vol. Control 1-Yr Pt-to-Pt - Cap 15.00% 14.75% Bailout 2.00% 2.00% 2-Yr Pt-to-Pt - Spread 0.00% 2.00% Bailout 9.00% 9.00% Franklin US Index 2-Yr Pt-to-Pt - Spread 0.00% 2.00% Fixed Rate 3.75% 3.50% | Fixed Account <\$100k >\$100k 4.40% 4.50% S&P 500 Avg. Daily Risk Ctrl 10% Price Return 1-Yr Pt-to-Pt - Part. Rate 80% 85% S&P 500 1-Yr Pt-to-Pt CAP 10.75% 11.00% 7-Yr Pt-to-Pt CAP Lock 8.75% 9.00% 1-Yr Monthly Sum, Monthly Cap 3.00% 3.25% iShares U.S. Real Estate 1-Yr Pt-to-Pt CAP 10.50% 11.00% SPDR Gold Shares 1-Yr Pt-to-Pt CAP 11.50% 12.00% S&P U.S. Retiree 1-Yr Pt-to-Pt - Part. Rate ##### ##### LOWER RATES in "non MVA" states: AK, CA, PA, UT | Fixed Account 3.00% S&P 500 Avg. Daily Risk Ctrl 10% Price Return 1-Yr Pt-to-Pt - Part. Rate 50% Bailout rate 25% iShares U.S. Real Estate 1-Yr Pt-to-Pt CAP 7.00% Bailout rate 3.00% S&P 500 1-Yr Pt-to-Pt CAP 6.50% Bailout rate 3.00% | American Landmark 3 SPDA (Flexible for first 2 months) A+ A.M. Best A+ Standard & Poors 92 Comdex DE, IL, NV, NY, OR, VA 0-90 (0-85 in TX) (0-75 Inherited IRA / NQ) Min: \$50,000 (Add'l: \$2K) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85 n/a Under \$150,000 Fixed Account 3.65% S&P 500 1-Yr Pt-to-Pt Cap 8.50% iShares U.S. Real Estate 1-Yr Pt-to-Pt Cap 9.00% iShares MSCI EAFE ETF 1-Yr Pt-to-Pt Cap 8.50% \$150,000 and over Fixed Account 3.75% S&P 500 1-Yr Pt-to-Pt Cap 8.75% iShares U.S. Real Estate 1-Yr Pt-to-Pt Cap 9.50% iShares MSCI EAFE ETF 1-Yr Pt-to-Pt Cap 8.75% Lower rates in non-MVA states of: AK,PA,UT n/a |
| Bonus | Income Rider Value Bonus: 20% | n/a | n/a | |
| Surrender Chgs (%) | 10-Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | 10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | |
| MVA | Yes | Yes (n/a in AK, CA, PA, UT) | No | |
| Free Withdrawals | 10% starting in 1st year | 10% available immediately | 10% available immediately | |
| Waivers | Nursing Home (n/a in CA, NJ, MA, PA, SD) and Terminal illness (n/a in CA, NJ, PA, WA) | Extended care (n/a in MA) Terminal illness (n/a in MA) | Extended care (n/a in MA) Terminal illness (n/a in MA) | |
| Minimum Guarantee | 1.00% on 87.5% of premium | 1.25% on 87.5% of premium | 1.25% on 100% of premium | |
| Commissions | Option A 55-75 7.00% Option A 76-85 3.50% Option B, 0.50% trail 55-75 3.50% Option B, 0.50% trail 76-85 2.00% Option C, 1.00% trail 55-85 1.00% | Heap 0-75 4.75% Heap 76-85 2.75% 25 Trail (0.25% Trail) 0-75 3.95% 25 Trail (0.25% Trail) 76-85 2.50% 40 Trail (0.40% Trail) 0-75 3.25% 40 Trail (0.40% Trail) 76-85 1.75% 50 Trail (0.50% Trail) 0-75 3.00% 50 Trail (0.50% Trail) 76-85 1.50% 60 Trail (0.60% Trail) 0-75 2.35% 60 Trail (0.60% Trail) 76-85 1.25% 75 Trail (0.75% Trail) 0-75 1.35% 75 Trail (0.75% Trail) 76-85 1.00% | Heap 0-75 5.50% Heap 76-85 4.10% 25 Trail (0.25% Trail) 0-75 4.95% 25 Trail (0.25% Trail) 76-85 3.40% 40 Trail (0.40% Trail) 0-75 4.50% 40 Trail (0.40% Trail) 76-85 3.00% 50 Trail (0.50% Trail) 0-75 4.25% 50 Trail (0.50% Trail) 76-85 2.25% 60 Trail (0.60% Trail) 0-75 3.35% 60 Trail (0.60% Trail) 76-85 1.50% 75 Trail (0.75% Trail) 0-75 2.75% 75 Trail (0.75% Trail) 76-85 1.25% | Heap 0-75 2.50% Heap 76-85 2.00% Heap 86-90 1.50% 25 Trail (0.25% Trail) 0-75 2.00% 25 Trail (0.25% Trail) 76-85 1.50% 25 Trail (0.25% Trail) 86-90 1.00% |
| Remarks | <ul style="list-style-type: none"> Client cannot be in a nursing home at issue Commission Cap at issue. Remainder paid 30 days after delivery receipt is received | Comp on additional premiums: up to 5th year at reduced rate after 1st year. | Max Premium \$750K Age 86+ | |

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 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | MassMutual Ascend | | | | Integrity | | | |
|---|---|--|--|----------------------|--|----------------------|--|--|
| Product Name | American Landmark 5 SPDA (Flexible in 1st year) | | Premier Income Bonus SPDA | | Indextra 5 SPDA | | Indextra 7 SPDA | |
| Carrier Ratings | A+ A.M. Best A+ Standard & Poors 92 Comde | | A+ A.M. Best A+ Standard & Poors 92 Comde | | A+ A.M. Best AA- Standard & Poors 96 Comde | | A+ A.M. Best AA- Standard & Poors 96 Comde | |
| States Not Approved | NY | | DE, IA, MN, OR, VT, WA | | NY | | NY | |
| Issue Ages | 0-89 NQ / 15-89 Q (TX, max is 85) (0-75 Inherited IRA / NQ) | | 40-85 | | 18-85 | | 18-85 | |
| Premium Min. / Max. | Min: \$10,000 (Add'l: \$2,000) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85 | | Min: \$10,000 (Add'l: \$2K) Max: \$1.5M 0-75/ \$1.25M 76-80/ \$1M 81-85 | | Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+ | | Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+ | |
| Riders | n/a | | Lifetime Income Rider is built-in Rider fee is 1.15% | | Optional income rider Rider fee is 0.95% of contract value | | Optional income rider Rider fee is 0.95% of contract value | |
| Crediting Strategies | Fixed Account | | Fixed Account | | GS Momentum Builder Multi-Asset Class | | GS Momentum Builder Multi-Asset Class | |
| | <\$100k >\$100k 4.10% 4.25% | | 3.50% | | 200% | | 200% | |
| | S&P 500 Avg. Daily Risk Ctrl 10' | | S&P 500 Avg. Daily Risk Ctrl 10% Price Return | | 1-Yr Pt-to-Pt - Part. Rate 175% | | 3-Yr Pt-to-Pt - Part. Rate 200% | |
| | 1-Yr Pt-to-Pt - Part. Rate 75% 80% | | 1-Yr Pt-to-Pt - Part. Rate 65% | | 1-Yr Pt-to-Pt - Part. Rate 200% | | 2-Yr Pt-to-Pt - Part. Rate 200% | |
| | S&P 500 | | S&P U.S. Retiree Spending | | J.P. Morgan Strategic Balanced Index | | J.P. Morgan Strategic Balanced Index | |
| | 1-Yr Pt-to-Pt CAP 10.25% 10.50% | | 1-Yr Pt-to-Pt - Part. Rate 65% | | 2-Yr Pt-to-Pt - Part. Rate 200% | | 3-Yr Pt-to-Pt - Part. Rate 200% | |
| | 5-Yr Pt-to-Pt CAP Lock 8.00% 8.25% | | iShares U.S. Real Estate | | 1-Yr Pt-to-Pt - Part. Rate 155% | | 2-Yr Pt-to-Pt - Part. Rate 200% | |
| | 1-Yr Pt-to-Pt CAP 10.25% 10.50% | | 1-Yr Pt-to-Pt Cap 10.00% | | S&P 500 | | 1-Yr Pt-to-Pt - Part. Rate 140% | |
| | iShares U.S. Real Estate | | S&P 500 | | S&P 500 | | S&P 500 | |
| | 1-Yr Pt-to-Pt CAP 10.25% 10.50% | | 1-Yr Pt-to-Pt Cap 9.25% | | 2-Yr Pt-to-Pt - Cap 10.25% | | 1-Yr Pt-to-Pt - Cap 9.00% | |
| S&P U.S. Retiree | | Fixed Account | | Fixed Account | | Fixed Account | | |
| 1-Yr Pt-to-Pt - Part. Rate 80% 85% | | S&P 500 Avg. Daily Risk Ctrl 10% Price Return | | 5.05% | | 4.50% | | |
| | | 1-Yr Pt-to-Pt - Part. Rate 70% | | | | | | |
| | | 1-Yr Pt-to-Pt - Part. Rate 70% | | | | | | |
| | | iShares U.S. Real Estate | | | | | | |
| | | 1-Yr Pt-to-Pt - Part. Rate 10.25% | | | | | | |
| | | S&P 500 | | | | | | |
| | | 1-Yr Pt-to-Pt Cap 9.50% | | | | | | |
| LOWER RATES in "non MVA" states: AK, CA, PA, UT | | Lower rates in non-MVA states of: AK,CA,UT,PA | | | | | | |
| Bonus | n/a | | n/a Rider Benefit Base bonus of 6% | | n/a | | n/a | |
| Surrender Chgs (%) | 5 Yrs: 9, 8, 7, 6, 5, 0 | | 7 Yrs: 6, 5, 4, 3, 3, 3, 0 | | 5 Yrs: 9, 8, 5, 8, 7, 6, 0 | | 7 Yrs: 9, 8, 5, 8, 7, 6, 5, 4, 0 | |
| MVA | Yes (n/a in AK, CA, PA, UT) | | Yes, except in AK, CA, UT, PA | | No | | No | |
| Free Withdrawals | 10% available immediately | | 10% available immediately | | 10% available immediately | | 10% available immediately | |
| Waivers | Extended care (n/a in MA) Terminal illness (n/a in MA) | | Extended care (n/a in MA) Terminal illness (n/a in MA) | | Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT) | | Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT) | |
| Minimum Guarantee | 1.25% on 87.5% of premium | | 1.25% on 87.5% of premium | | 105% of premium | | 107% of premium | |
| Commissions | Heap | | No Trail | | Option A | | Option A | |
| | 76-85 2.75% | | 0-75 6.00% | | 18-75 3.25% | | 18-75 5.25% | |
| | 86-89 1.75% | | 76-80 4.25% | | 76-85 2.50% | | 76-85 4.25% | |
| | 86-89 1.75% | | 81-85 4.25% | | | | | |
| | 25 Trail (0.25% Trail) 0-75 2.75% | | 25 Trail (0.25% Trail) 0-75 4.75% | | Option B. 0.25% trail 18-75 2.25% | | Option B. 0.50% trail 18-75 2.75% | |
| | 25 Trail (0.25% Trail) 76-85 1.90% | | 25 Trail (0.25% Trail) 76-80 3.00% | | Option B. 0.25% trail 76-85 1.75% | | Option B. 0.50% trail 76-85 2.00% | |
| | 25 Trail (0.25% Trail) 86-89 1.25% | | 25 Trail (0.25% Trail) 81-85 3.00% | | | | | |
| | 40 Trail (0.40% Trail) 0-75 2.25% | | | | | | | |
| | 40 Trail (0.40% Trail) 76-85 1.50% | | | | | | | |
| | 40 Trail (0.40% Trail) 86-89 0.95% | | | | | | | |
| 60 Trail (0.60% Trail) 0-75 1.55% | | | | | | | | |
| 60 Trail (0.60% Trail) 76-85 0.95% | | | | | | | | |
| 60 Trail (0.60% Trail) 86-89 0.60% | | | | | | | | |
| Remarks | Comp: 50 Trail option also available Comp: no comp on premium added in 2nd year. Max Premium \$750K Age 86+ | | | | | | | |

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Fixed Indexed Annuity

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12/14/2022

Integrity

| Product Name | Indextra 10 SPDA | JourneyMark 5 SPDA(FPDA for 12 months) | JourneyMark 7 SPDA(FPDA for 12 months) | JourneyMark 7 w/Income Rider SPDA(FPDA for 12 months) |
|----------------------|--|---|---|---|
| Carrier Ratings | A+ A.M. Best AA- Standard & Poors 96 Comdex | A+ A.M. Best AA- Standard & Poors 96 Comdex | A+ | 51 |
| States Not Approved | NY | NY | NY | NY |
| Issue Ages | 18-85 | 86-90 | 0-85 | 45-80 |
| Premium Min. / Max. | Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+ | Min: \$10,000 Max: \$1,000,000 | Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+ | Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+ |
| Riders | Optional income rider Rider fee is 0.95% of contract value | n/a | Optional Liquidity and Growth Rider Rider fee is 0.35% of contract value | Income rider Rider fee is 1.00% of contract value |
| Crediting Strategies | GS Momentum Builder Multi-Asset Class 3-Yr Pt-to-Pt - Part. Rate 200% 2-Yr Pt-to-Pt - Part. Rate 200% 1-Yr Pt-to-Pt - Part. Rate 155% J.P. Morgan Strategic Balanced Index 3-Yr Pt-to-Pt - Part. Rate 200% 2-Yr Pt-to-Pt - Part. Rate 200% 1-Yr Pt-to-Pt - Part. Rate 140% S&P 500 1-Yr Pt-to-Pt - Cap 9.00% Fixed Account 4.50% | Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 175% 2-Yr Pt-to-Pt - Part. Rate 250% Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 190% 2-Yr Pt-to-Pt - Part. Rate 272% Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 245% S&P 500 1-Yr Pt-to-Pt - Part. Rate 38% Fixed Account 4.75% | Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 175% 2-Yr Pt-to-Pt - Part. Rate 250% Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 190% 2-Yr Pt-to-Pt - Part. Rate 272% Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 245% S&P 500 1-Yr Pt-to-Pt - Part. Rate 38% Fixed Account 4.75% | Goldman Sachs Mariner 1-Yr Pt-to-Pt - Part. Rate 205% 2-Yr Pt-to-Pt - Part. Rate 290% Citi Flex-Beta 5 ER 1-Yr Pt-to-Pt - Part. Rate 222% 2-Yr Pt-to-Pt - Part. Rate 317% Citi Flex-Beta 5 ER High Water Mark 5-Yr Pt-to-Pt - Part. Rate 282% S&P 500 1-Yr Pt-to-Pt - Part. Rate 45% Fixed Account 5.55% |
| Bonus | n/a | n/a | n/a | Benefit Base Bonus 10% |
| Surrender Chgs (%) | 10 Yrs: 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 5 Yrs: 5, 4, 3, 2, 1, 0 | 7 Yrs: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0 7 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0 w/Rider | 7 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0 |
| MVA | No | No | No | No |
| Free Withdrawals | 10% available immediately | 5% after first year | 5%; 10% w/Liquidity Rider after 1st year | 10% after first year |
| Waivers | Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT) | Confinement (n/a in CA) Limited life expectancy (n/a in CA) | Confinement (n/a in CA) Limited life expectancy (n/a in CA) | Confinement (n/a in CA) Limited life expectancy (n/a in CA) |
| Minimum Guarantee | 110% of premium | 1.00% on 87.5% of premium* | 1.00% on 87.5% of premium* | 1.00% on 87.5% of premium* |
| Commissions | Option A 18-75 6.50% Option A 76-85 5.00% Option B, 0.50% trail 18-75 3.50% Option B, 0.50% trail 76-85 2.50% | Option A 86-90 1.50% | Option A 0-70 5.25% Option A 71-75 4.25% Option A 76-85 3.00% | Option A 45-70 5.00% Option A 71-75 4.00% Option A 76-80 3.00% |
| Remarks | | *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT | *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT | *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT |

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Fixed Indexed Annuity

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| 12/14/2022 | Integrity | | | | Lincoln | | | |
|--|---|--|--|--|--|--|--|--|
| Product Name | JourneyMark 10 SPDA(FPDA for 12 months) | | JourneyMark 10 w/Income Rider SPDA(FPDA for 12 months) | | OptiBlend 5 FPDA (Maximum of \$25K per year) | | OptiBlend 7 FPDA (Maximum of \$25K per year) | |
| Carrier Ratings | 51 | | | | A+ A.M. Best AA- Standard & Poors 91 Comdex | | A+ A.M. Best AA- Standard & Poors 91 Comdex | |
| States Not Approved | NY | | NY | | NY | | NY | |
| Issue Ages | 0-85 0-80 Liquidity and Growth Rider | | 45-80 | | 0-85 | | 0-85 | |
| Premium Min. / Max. | Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+ | | Min: \$10,000 Max: \$1,500,000 0-75, \$1,000,000 76+ | | Min: \$10,000 Max: \$2,000,000 | | Min: \$10,000 Max: \$2,000,000 | |
| Riders | Optional Liquidity and Growth Rider Rider fee is 1.00% of contract value | | Income rider Rider fee is 1.00% of contract value | | n/a | | n/a | |
| Crediting Strategies | Goldman Sachs Pathfinder | | Goldman Sachs Pathfinder | | <\$100k <\$100k+ | | <\$100k <\$100k+ | |
| | 1-Yr Pt-to-Pt - Part. Rate 79% | | 1-Yr Pt-to-Pt - Part. Rate 94% | | BlackRock Dynamic | | BlackRock Dynamic | |
| | 2-Yr Pt-to-Pt - Part. Rate 130% | | 2-Yr Pt-to-Pt - Part. Rate 153% | | 1-Yr Pt-to-Pt Part. Rate 175% 200% | | 1-Yr Pt-to-Pt Part. Rate 175% 200% | |
| | Citi Flex-Beta 5 ER | | Citi Flex-Beta 5 ER | | 2-Yr Pt-to-Pt Part. Rate 250% 275% | | 2-Yr Pt-to-Pt Part. Rate 250% 275% | |
| | 1-Yr Pt-to-Pt - Part. Rate 170% | | 1-Yr Pt-to-Pt - Part. Rate 202% | | 1-Yr Pt-to-Pt - Part. Rate w/cf 220% 245% | | 1-Yr Pt-to-Pt - Part. Rate w/cf 220% 245% | |
| | 2-Yr Pt-to-Pt - Part. Rate 242% | | 2-Yr Pt-to-Pt - Part. Rate 287% | | Annual Charge 1.00% 1.00% | | Annual Charge 1.00% 1.00% | |
| Citi Flex-Beta 5 ER High Water Mark | | Citi Flex-Beta 5 ER High Water Mark | | Fidelity AIM Dividend | | Fidelity AIM Dividend | | |
| 5-Yr Pt-to-Pt - Part. Rate 220% | | 5-Yr Pt-to-Pt - Part. Rate 257% | | 1-Yr Pt-to-Pt Part. Rate 160% 185% | | 1-Yr Pt-to-Pt Part. Rate 160% 185% | | |
| S&P 500 | | S&P 500 | | S&P 500 Daily Risk Control 5% Index | | S&P 500 Daily Risk Control 5% Index | | |
| 1-Yr Pt-to-Pt - Part. Rate 34% | | 1-Yr Pt-to-Pt - Part. Rate 41% | | 1-Yr Pt-to-Pt Spread 1.00% 0.75% | | 1-Yr Pt-to-Pt Spread 1.00% 0.75% | | |
| Fixed Account | | Fixed Account | | S&P 500 Daily Risk Control 10% Index | | S&P 500 Daily Risk Control 10% Index | | |
| 4.25% | | 5.05% | | 1-Yr Pt-to-Pt Spread 0.50% 0.25% | | 1-Yr Pt-to-Pt Spread 0.50% 0.25% | | |
| | | | | S&P 500 | | S&P 500 | | |
| | | | | 1-Yr Pt-to-Pt, Cap 10.25% 11.25% | | 1-Yr Pt-to-Pt, Cap 10.30% 11.30% | | |
| | | | | 1-Yr Pt-to-Pt Part. Rate 40% 45% | | 1-Yr Pt-to-Pt Part. Rate 40% 45% | | |
| | | | | 1-Yr Performance Trioqer 9.25% 10.00% | | 1-Yr Performance Trioqer 9.30% 10.05% | | |
| | | | | Fixed Rate 4.90% 5.15% | | Fixed Rate 4.95% 5.20% | | |
| | | | | Rates in CA may vary call for details | | Rates in CA may vary call for details | | |
| Bonus | 6.5% bonus with Liquidity and Growth Ri | | Benefit Base Bonus 10% | | n/a | | n/a | |
| Surrender Chgs (%) | 10 Yrs: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1 10 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1 w/Rider | | 10 Yrs: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1 | | 5 Yrs: 9, 8, 7, 6, 5, 0 | | 7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0 | |
| MVA | No | | No | | Yes | | Yes | |
| Free Withdrawals | 5%; 10% w/Liquidity Rider after 1st year | | 10% after first year | | 10% available immediately | | 10% available immediately | |
| Waivers | Confinement (n/a in CA) Limited life expectancy (n/a in CA) | | Confinement (n/a in CA) Limited life expectancy (n/a in CA) | | Nursing home (n/a MA) Terminal illness (n/a in MA) | | Nursing home (n/a MA) Terminal illness (n/a in MA) | |
| Minimum Guarantee | 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 | |
| Commissions | Option A 0-75 7.00% | | Option A 45-70 7.25% | | Option A 0-74 3.25% | | Option A 0-74 4.50% | |
| | Option A 71-75 5.75% | | Option A 71-75 5.75% | | Option A 75-79 2.40% | | Option A 75-79 3.00% | |
| | Option A 76-85 5.00% | | Option A 76-80 5.00% | | Option A 80-84 1.40% | | Option A 80-84 1.75% | |
| | | | | | Option A 85 0.70% | | Option A 85 0.75% | |
| | | Option B, 0.50% trail 18-75 3.50% | | Option B: 0.25% trail 0-74 3.00% | | Option B: 0.25% trail 0-74 3.00% | | |
| | | Option B, 0.50% trail 76-85 2.50% | | Option B: 0.25% trail 75-79 1.50% | | Option B: 0.25% trail 75-79 1.50% | | |
| | | | | Option B: 0.25% trail 80-84 0.50% | | Option B: 0.25% trail 80-84 0.50% | | |
| | | | | Option B: n/a trail 85 n/a | | Option B: n/a trail 85 n/a | | |
| | | | | Option C: 0.50% trail 0-74 1.50% | | Option C: 0.50% trail 0-74 1.50% | | |
| | | | | Option C: n/a trail 75-85 n/a | | Option C: n/a trail 75-85 n/a | | |
| Remarks | *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT | | *0.20% in AZ, AR, CO, HI, IA, KS, MN, MT, NE NC, OK, TX, UT | | After 1st year, reduced comp is paid on premiums added up to the 4th contract year No rolling surrender on additional premiums | | After 1st year, reduced comp is paid on premiums added up to the 4th contract year No rolling surrender on additional premiums | |

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Fixed Indexed Annuity

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| 12/14/2022 | Lincoln | National Life | | |
|--|---|---|---|---|
| Product Name | OptiBlend 10 FPDA (Maximum of \$25K per year) | FIT Focus Income SPDA | FIT Horizon Income SPDA | FIT Select Income FPDA |
| Carrier Ratings | A+ A.M. Best AA- Standard & Poors 91 Comdex | A+ A.M. Best A+ Standard & Poors 90 Comdex | A+ A.M. Best A+ Standard & Poors 90 Comdex | A+ A.M. Best A+ Standard & Poors 90 Comdex |
| States Not Approved | NY | NY, OR | NY, OR | NY |
| Issue Ages | 0-80 | 45-85 | 35-75 | 25-75 |
| Premium Min. / Max. | Min: \$10,000 Max: \$2,000,000 | Min: \$50,000 Max: 45-70: \$2M, 71-75: \$1.5M, 76-80: \$1M * | Min: \$50,000 Max: 35-70: \$2M, 71-75: \$1.5M | Min: \$5,000 or \$100 monthly Max: 25-70: \$2M, 71-75: \$1.5M |
| Riders | n/a | No Charge GLIR or Standard GLIR required at issue. Standard GLIR has annual charge of 1% | Lifetime income rider is built into product Rider fee is 1.00% based on accum. Value | Lifetime income rider is built into product. There is no charge |
| Crediting Strategies | <\$100k \$100k+ | Fixed Account 3.50% | Fixed Account 4.25% | Fixed Account 4.10% |
| | BlackRock Dynamic | S&P 500 | S&P 500 | S&P 500 |
| | 1-Yr Pt-to-Pt Part. Rate 200% 225% | 1-Yr Pt-to-Pt, Cap Standard 9.25% | 1-Yr Pt-to-Pt, Cap Standard ##### | 1-Yr Pt-to-Pt, Cap Standard 10.75% |
| | 2-Yr Pt-to-Pt Part. Rate 275% 300% | Rate Booster (1% charge) ##### | Rate Booster (1% charge) ##### | Rate Booster (1% charge) 13.25% |
| | 1-Yr Pt-to-Pt - Part. Rate w/ct 245% 270% | 1-Yr Monthly Sum, Monthly Cap Standard 2.80% | 1-Yr Monthly Sum, Monthly Cap Standard 3.40% | 1-Yr Monthly Sum, Monthly Cap Standard 3.20% |
| | Annual Charge 1.00% 1.00% | Rate Booster (1% charge) 3.45% | Rate Booster (1% charge) 4.05% | Rate Booster (1% charge) 3.90% |
| | Fidelity AIM Dividend | Global Balanced | Global Balanced | Global Balanced |
| | 1-Yr Pt-to-Pt Part. Rate 175% 200% | 1-Yr Pt-to-Pt, Part. Rate Standard 175% | 1-Yr Pt-to-Pt, Part. Rate Standard 220% | 1-Yr Pt-to-Pt, Part. Rate Standard 210% |
| | S&P 500 Daily Risk Control 5% Index | Rate Booster (1% charge) 225% | Rate Booster (1% charge) 270% | Rate Booster (1% charge) 260% |
| | 1-Yr Pt-to-Pt, Spread 1.00% 0.75% | US Fundamental Balanced | US Fundamental Balanced | US Fundamental Balanced |
| S&P 500 Daily Risk Control 10% Index | 1-Yr Pt-to-Pt, Part. Rate Standard 175% | 1-Yr Pt-to-Pt, Part. Rate Standard 220% | 1-Yr Pt-to-Pt, Part. Rate Standard 210% | |
| 1-Yr Pt-to-Pt, Spread 0.75% 0.50% | Rate Booster (1% charge) 225% | Rate Booster (1% charge) 270% | Rate Booster (1% charge) 260% | |
| S&P 500 | | | | |
| 1-Yr Pt-to-Pt, Cap 9.75% 10.25% | | | | |
| 1-Yr Pt-to-Pt Part. Rate 35% 40% | | | | |
| 1-Yr Performance Triqer 8.50% 9.10% | | | | |
| Fixed Rate 4.35% 4.60% | | | | |
| Rates in CA may vary call for details | | | | |
| Bonus | n/a | n/a | n/a | n/a |
| Surrender Chgs (%) | 10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 |
| MVA | Yes | Yes | Yes | Yes |
| Free Withdrawals | 10% available immediately | 10% after 1st year | 10% after 1st year | 10% after 1st year |
| Waivers | Nursing home (n/a MA) Terminal illness (n/a in MA) | Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH)* | Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH)* | Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH)* |
| Minimum Guarantee | 0.50% on 100% of premium | 1%-3% on 87.5% of premium | 1%-3% on 87.5% of premium | 1%-3% on 87.5% of premium |
| Commissions | Option A 0-74 7.00% | 0-70 7.00% | 0-70 7.00% | Year 1 0-70 7.00% |
| | Option A 75-79 4.00% | 71-75 5.44% | 71-75 5.44% | Year 1 71-75 5.44% |
| | Option A 80 1.75% | 76-80 4.28% | | |
| | | 81-85 3.11% | | |
| | Option B: 0.25% trail 0-74 5.50% | | | Additional premiums |
| | Option B: 0.25% trail 75-79 2.50% | | | years 2-10 0-70 3.50% |
| Option B: 0.25% trail 80 n/a | | | years 2-10 71-75 2.75% | |
| Option C: 1.00% trail 0-74 0.60% | | | years 11+ 0-70 2.25% | |
| Option C: n/a trail 80 n/a | | | years 11+ 71-75 1.75% | |
| After 1st year, reduced comp is paid on premiums added up to the 4th contract year | | | | |
| Remarks | No rolling surrender on additional premiums | *81-85: \$500k **SC, SD, WA, WV, WI. If 403b, also n/a in TX, OR, NC ***NJ, OR, PA, SC, UT, WV, and WI | *SC, SD, WA, WV, WI. If 403b, also n/a in TX, OR, NC **NJ, OR, PA, SC, UT, WV, and WI | *SC, SD, WA, WV, WI. If 403b, also n/a in TX, OR, NC **NJ, OR, PA, SC, UT, WV, and WI |

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 Access to products and carriers available through Tellus.

• Information is subject to change without notice.
 • Please check for variations in commission rates for older ages/higher premiums.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | National Life | | | | North American | | | |
|---|---|---|---|--|--|--|--|--|
| Product Name | FIT Focus Growth SPDA | | FIT Horizon Growth SPDA | | BenefitSolutions 10 SPDA | | VersaChoice 10 SPDA (Flexible in 1st year) | |
| Carrier Ratings | A+ A.M. Best A+ Standard & Poors 90 Comdex | | A+ A.M. Best A+ Standard & Poors 90 Comdex | | A+ A.M. Best A+ Standard & Poors 89 Comdex | | A+ A.M. Best A+ Standard & Poors 89 Comdex | |
| States Not Approved | NY, OR | | NY, OR | | ID, NY | | NY | |
| Issue Ages | 0-85 | | 0-85 | | 40-79 | | 0-79 | |
| Premium Min. / Max. | Min: \$50,000 Max: 0-70: \$2M, 71-75: \$1.5M, 76-80: \$1M * | | Min: \$50,000 Max: 0-70: \$2M, 71-75: \$1.5M, 76-80: \$1M * | | Min: \$20,000 Max: \$1,000,000 | | Min: \$20,000 Max: \$1,000,000 | |
| Riders | Optional Legacy Death Benefit rider at 1.00% annual fee | | Optional Legacy Death Benefit rider at 1.00% annual fee | | Lifetime Income & DB rider is built into product Rider fee is 1.20% of rider value | | Optional: Enhanced Liquidity Benefit Rider (0.60%) | |
| Crediting Strategies | Fixed Account 3.25% | | Fixed Account 4.00% | | S&P 500 | | S&P 500 <\$75k >\$75k | |
| | S&P 500 | | S&P 500 | | 1-Yr Pt-to-Pt - Cap 5.00% | | 1-Yr Pt-to-Pt - Cap 9.00% 10.00% | |
| | 1-Yr Pt-to-Pt, Cap Standard 9.00% | | 1-Yr Pt-to-Pt, Cap Standard ##### | | 1-Yr Monthly Sum - Monthly Cap 1.85% | | 1-Yr Pt-to-Pt - Part. Rate 30% 35% | |
| | Rate Booster (1% charge) ##### | | Rate Booster (1% charge) ##### | | 1-Yr Pt-to-Pt - Part. Rate 25% | | S&P 500 MARC 5% ER | |
| | 1-Yr Monthly Sum, Monthly Cap Standard 2.75% | | 1-Yr Monthly Sum, Monthly Cap Standard 3.20% | | 2-Yr Pt-to-Pt - Part. Rate 35% | | 1-Yr Pt-to-Pt - Part. Rate 140% 165% | |
| | Rate Booster (1% charge) 3.40% | | Rate Booster (1% charge) 3.85% | | S&P 500 Low Volatility Daily Risk Control 5% | | 2-Yr Pt-to-Pt - Part. Rate 175% 200% | |
| | | | | | 1-Yr Pt-to-Pt - Spread 3.30% | | Morgan Stanley Dynamic Global Index | |
| | Global Balanced | | Global Balanced | | S&P 500 MARC 5% ER | | 1-Yr Pt-to-Pt - Part. Rate 150% 175% | |
| | 1-Yr Pt-to-Pt, Part. Rate Standard 170% | | 1-Yr Pt-to-Pt, Part. Rate Standard 205% | | 1-Yr Pt-to-Pt - Part. Rate 90% | | 1-Yr Pt-to-Pt - Part. Rate 150% 175% | |
| | Rate Booster (1% charge) 220% | | Rate Booster (1% charge) 255% | | 2-Yr Pt-to-Pt - Part. Rate 135% | | 2-Yr Pt-to-Pt - Part. Rate 200% 225% | |
| US Fundamental Balanced | | US Fundamental Balanced | | Fidelity Multifactor Yield 5% ER | | Fidelity Multifactor Yield 5% ER | | |
| 1-Yr Pt-to-Pt, Part. Rate Standard 170% | | 1-Yr Pt-to-Pt, Part. Rate Standard 205% | | 1-Yr Pt-to-Pt - Part. Rate 100% | | 1-Yr Pt-to-Pt - Part. Rate 175% 190% | | |
| Rate Booster (1% charge) 220% | | Rate Booster (1% charge) 255% | | 2-Yr Pt-to-Pt - Part. Rate 145% | | 2-Yr Pt-to-Pt - Part. Rate 250% 275% | | |
| | | | | Morgan Stanley Dynamic Global Index | | Morgan Stanley Dynamic Global Index | | |
| | | | | 1-Yr Pt-to-Pt - Part. Rate 100% | | 1-Yr Pt-to-Pt - Part. Rate 175% 190% | | |
| | | | | 2-Yr Pt-to-Pt - Part. Rate 145% | | 2-Yr Pt-to-Pt - Part. Rate 250% 275% | | |
| | | | | Fixed Account 2.30% | | Annual Charge 0.95% 0.95% | | |
| Bonus | 5% premium bonus | | n/a | | Income rider value only: 25% | | n/a | |
| Surrender Chgs (%) | 9 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 bonus recapture schedule applies | | 10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | 10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 | | 10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 | |
| MVA | Yes | | Yes | | Yes | | Yes | |
| Free Withdrawals | 10% after 1st year | | 10% after 1st year | | 5% after first year* | | 10% available immediately | |
| Waivers | Nursing Care (n/a in CA, IL, LA, MA, MT) Terminal illness (n/a in CA, IL, LA, MA, N) | | Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA) Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH*) | | Nursing home (n/a MA) | | | |
| Minimum Guarantee | 1%-3% on 87.5% of premium | | 1%-3% on 87.5% of premium | | 1.00% on 87.5% of premium | | 1.00% on 87.5% of premium | |
| Commissions | Year 1 0-70 7.00% | | 0-70 7.00% | | 0-70 7.00% | | Option A 0-75 7.00% | |
| | Year 1 71-75 5.44% | | 71-75 5.44% | | 71-75 5.44% | | Option A 76-79 5.25% | |
| | Year 1 76-80 4.28% | | 76-80 4.28% | | 76-80 4.28% | | Option B: 0.25% trail 0-75 5.50% | |
| | Additional premiums | | 81-85 3.11% | | 81-85 3.11% | | Option B: 0.25% trail 76-79 4.13% | |
| | years 2-10 0-70 3.50% | | | | | | Option C: 0.50% trail 0-75 4.00% | |
| | years 2-10 71-75 2.75% | | | | | | Option C: 0.50% trail 76-79 3.00% | |
| | years 2-10 71-75 2.00% | | | | | | Option D: 1.00% trail 0-75 1.25% | |
| years 11+ 0-70 2.25% | | | | | | Option D: 1.00% trail 76-79 0.94% | | |
| years 11+ 71-75 1.75% | | | | | | | | |
| years 11+ 71-75 1.25% | | | | | | | | |
| Remarks | *81-85: \$500k **SC, SD, WA, WV, WI. If 403b, also n/a in **NJ, OR, PA, SC, UT, WV, and WI | | *81-85: \$500k **SC, SD, WA, WV, WI. If 403b, also n/a in TX, OR, NC ***NJ, OR, PA, SC, UT, WV, and WI | | Comp on policies of \$500K+ will be held for 30-days. * Penalty free w/d-10% if no w/d taken in prior year beginning after 2nd contract anniversary | | Comp on policies of \$500K+ will be held for 30-days. Other Strategies Available Call For Details | |

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12/14/2022

North American

| Product Name | IncomeChoice 10 FPDA | Performance Choice 8 FPDA | Charter Plus 10 FPDA | Charter Plus 14 FPDA |
|----------------------|---|---|--|---|
| Carrier Ratings | A+ A.M. Best A+ Standard & Poors 89 Comdex | A+ A.M. Best A+ Standard & Poors 89 Comdex | A+ A.M. Best A+ Standard & Poors 89 Comdex | A+ A.M. Best A+ Standard & Poors 89 Comdex |
| States Not Approved | ID, NY | NY | NY | AK, CT, DE, HI, ID, MN, MO, MT, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA |
| Issue Ages | 40-79 | 0-85 | 0-79 | 0-75 CA: 0-52 / IN and NH 0-74 |
| Premium Min. / Max. | Min: \$20,000 Max: \$1,000,000 | Min: \$20,000 Max: \$1,000,000 | Min: \$20,000 Max: \$1,000,000 | Min: \$20,000 Max: \$1,000,000 |
| Riders | Lifetime Income rider is built into product No rider fee | n/a | n/a | n/a |
| Crediting Strategies | S&P 500 <\$250k >\$250k 1-Yr Monthly Sum - Monthly C 1.30% 1.40% 1-Yr Pt-to-Pt - Cap 3.25% 3.50% 1-Yr Pt-to-Pt - Part. Rate 20.00% 23.00% S&P 500 MARC 5% ER 1-Yr Pt-to-Pt - Spread 2.25% 1.85% S&P 500 Low Vol. Daily Risk Control 5% 1-Yr Pt-to-Pt w/ Threshold Participation Rate Index Return Threshold 6.00% 5.00% Base Participation Rate 35% 35% Enhanced Participation R 100% 100% 1-Yr Pt-to-Pt - Spread 3.30% 2.70% S&P 500 Low Vol. Daily Risk Control 8% 2-Yr Pt-to-Pt - Annual Spread 4.50% 4.00% Fixed Account 1.40% 1.50% | S&P 500 1-Yr Pt-to-Pt - Cap 9.50% 1-Yr Pt-to-Pt - Part. Rate 30% S&P 500 Marc 5% ER 1-Yr Pt-to-Pt - Part. Rate 160% 2-Yr Pt-to-Pt - Part. Rate 190% Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 215% Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 170% 2-Yr Pt-to-Pt - Part. Rate 215% Fixed Account 4.20% Enhanced Part. Rate (includes annual charge) Fidelity Multifactor Yield 5% ER 1-Yr Pt-to-Pt - Part. Rate 185% 2-Yr Pt-to-Pt - Part. Rate 270% Annual Charge 0.95% Morgan Stanley Dynamic Global Index 1-Yr Pt-to-Pt - Part. Rate 185% 2-Yr Pt-to-Pt - Part. Rate 270% Annual Charge 0.95% | S&P 500 1-Yr Daily Average - Spread 6.50% 1-Yr Monthly Sum - Monthly Cap 2.25% 1-Yr Pt-to-Pt - Cap 5.50% 1-Yr Pt-to-Pt - Part. Rate 25.00% S&P 500 Low Vol. Daily Risk Control 5% 1-Yr Pt-to-Pt - Spread 2.90% S&P 500 Low Vol. Daily Risk Control 8% 2-Yr Pt-to-Pt - Annual Spread 4.25% NASDAQ-100 1-Yr Monthly Sum - Monthly Cap 2.50% Fixed Account 3.00% Different rates apply in: AK, CA, CT, DE, HI, IN, MO, MN, NV, OH, OK, OR, PA, SC, TX UT, VA, WA | S&P 500 1-Yr Daily Average - Spread 5.00% 1-Yr Monthly Sum - Monthly Cap 2.30% 1-Yr Pt-to-Pt - Cap 6.00% 1-Yr Pt-to-Pt - Part. Rate 25.00% S&P 500 Low Vol. Daily Risk Control 5% 1-Yr Pt-to-Pt - Spread 2.00% S&P 500 Low Vol. Daily Risk Control 8% 2-Yr Pt-to-Pt - Annual Spread 3.50% NASDAQ-100 1-Yr Monthly Sum - Monthly Cap 2.50% Fixed Account 3.10% |
| Bonus | Income rider value only: 2% on deposits made in first five years. | n/a | 5% - Premium \$20,000-\$74,999 8% - Premium \$75,000 + 10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0 | 7% - Premium \$20,000-\$74,999 10% - Premium \$75,000 + 14 yr: 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 |
| Surrender Chgs (%) | 10 Yrs: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0 | 8 Yrs: 10, 10, 10, 10, 9, 8, 5, 3, 0 | | |
| MVA | Yes | Yes | Yes | Yes |
| Free Withdrawals | 5% after first year (one per year) | 10% after first year (one per year) | 10% after first year (one per year) | 10% after first year (one per year) |
| Waivers | Nursing home (n/a MA) | Nursing home | Nursing home (n/a in MA) | Nursing home (n/a in MA) |
| Minimum Guarantee | 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 |
| Commissions | Option A 40-75 7.00% Option A 76-79 5.25% Option B: 0.25% trail 40-75 5.50% Option B: 0.25% trail 76-79 4.13% Option C: 0.50% trail 40-75 4.00% Option C: 0.50% trail 76-79 3.00% Option D: 1.00% trail 40-75 1.25% Option D: 1.00% trail 76-79 0.94% | Option A 0-75 5.25% Option A 76-79 3.95% Option A 80-85 2.63% Option B: 0.25% trail 0-75 3.75% Option B: 0.25% trail 76-79 2.81% Option B: 0.25% trail 80-85 1.88% Option C: 0.50% trail 0-75 2.25% Option C: 0.50% trail 76-79 1.70% Option C: 0.50% trail 80-85 1.13% Option D: 0.75% trail 0-75 1.25% Option D: 0.75% trail 76-79 0.94% Option D: 0.75% trail 80-85 0.63% | Option A 0-75 7.00% Option A 76-79 5.25% Option B: 0.25% trail 0-75 5.50% Option B: 0.25% trail 76-79 4.13% Option C: 0.50% trail 0-75 4.00% Option C: 0.50% trail 76-79 3.00% Option D: 1.00% trail 0-75 1.00% Option D: 1.00% trail 76-79 0.75% Comp on additional premiums: up to 5th year at reduced rate after 1st year (Opts. A, B, and C only) | Option A 0-75 7.00% Option B: 0.25% trail 0-75 5.50% Option C: 0.50% trail 0-75 4.00% Option D: 1.00% trail 0-75 1.00% Comp on additional premiums: up to 5th year at reduced rate after 1st year (Opts. A, B, and C only) |
| Remarks | Comp on additional premiums: up to 5th year at reduced rate after 1st year (Opts. A, B, and C on Comp on policies of \$500K+ will be held for 30-days. | No rolling surrender Comp on additional premiums: up to 5th year at reduced rate after 1st year (Opts. A, B, and C only) | No rolling surrender | No rolling surrender |

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| 12/14/2022 | North American | | | Oceanview | | | | | | |
|---|---|--|---|---|--|------------------------------------|---|------------------------------------|---|--|
| Product Name | PrimePath Pro 10 FPDA | | | PrimePath Pro 12 FPDA | | | Harbourview 3 SPDA | | Harbourview 5 SPDA | |
| Carrier Ratings | A+ A.M. Best A+ Standard & Poors 89 Comdex | | | A+ A.M. Best A+ Standard & Poors 89 Comdex | | | A- A.M. Best | | A- A.M. Best | |
| States Not Approved | NY | | | AK, CT, DE, HI, ID, IL, MA, MN, MO, MT, NV, NH, NJ, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA | | | CT, NC, NY, VT | | CT, NC, NY, VT | |
| Issue Ages | 40-79 | | | 40-75 40-52 in CA | | | 0-89 | | 0-89 | |
| Premium Min. / Max. | Min: \$20,000 Max: \$1,000,000 | | | Min: \$20,000 Max: \$1,000,000 | | | Min: \$20,000 Max: \$1,000,000 | | Min: \$20,000 Max: \$1,000,000 | |
| Riders | Lifetime Income & DB rider is built into product No Rider Fee | | | Lifetime Income & DB rider is built into product No Rider Fee | | | n/a | | n/a | |
| Crediting Strategies | S&P 500 | | | S&P 500 | | | S&P 500 | | S&P 500 | |
| | 1-Yr Pt-to-Pt - Part. Rate 25% | | | 1-Yr Pt-to-Pt - Part. Rate 30% | | | 1-Yr Pt-to-Pt - Cap 5.00% | | 1-Yr Pt-to-Pt - Cap 6.00% | |
| | 1-Yr Monthly Sum - Monthly Cap 2.15% | | | 1-Yr Monthly Sum - Monthly Cap 2.25% | | | 1-Yr Pt-to-Pt - Part. Rate 15% | | 1-Yr Pt-to-Pt - Part. Rate 30% | |
| | 1-Yr Pt-to-Pt - Cap 5.25% | | | 1-Yr Pt-to-Pt - Cap 5.50% | | | 2-Yr Pt-to-Pt - Part. Rate 27% | | 2-Yr Pt-to-Pt - Part. Rate 35% | |
| | S&P Maestro 5 Index ER | | | S&P Maestro 5 Index ER | | | 1-Yr Annual Monthly Average - Cap 4.00% | | 1-Yr Annual Monthly Average - Cap 5.00% | |
| | 1-Yr Pt-to-Pt - Spread 0.00% | | | 1-Yr Pt-to-Pt - Spread 0.00% | | | | | | |
| | Morgan Stanley Dynamic Contribution | | | Morgan Stanley Dynamic Contribution | | | Credit Suisse Retiree Balanced | | Credit Suisse Retiree Balanced | |
| | 1-Yr Pt-to-Pt - Part. Rate 105% | | | 1-Yr Pt-to-Pt - Part. Rate 110% | | | 1-Yr Pt-to-Pt - Part. Rate 100% | | 1-Yr Pt-to-Pt - Part. Rate 120% | |
| | 2-Yr Pt-to-Pt - Part. Rate 145% | | | 2-Yr Pt-to-Pt - Part. Rate 150% | | | 2-Yr Pt-to-Pt - Part. Rate 150% | | 2-Yr Pt-to-Pt - Part. Rate 180% | |
| | S&P MARC 5% ER | | | S&P MARC 5% ER | | | Russell 2000 | | Russell 2000 | |
| 1-Yr Pt-to-Pt - Spread 0.00% | | | 1-Yr Pt-to-Pt - Spread 0.00% | | | 1-Yr Pt-to-Pt - Cap 5.00% | | 1-Yr Pt-to-Pt - Cap 6.00% | | |
| Fixed Account 2.65% | | | Fixed Account 2.75% | | | | | | | |
| Enhanced Part. Rate (includes annual charge) | | | Enhanced Part. Rate (includes annual charge) | | | Nasdaq-100 | | Nasdaq-100 | | |
| S&P Maestro 5 Index ER | | | S&P Maestro 5 Index ER | | | 1-Yr Pt-to-Pt - Cap 5.00% | | 1-Yr Pt-to-Pt - Cap 6.00% | | |
| 1-Yr Pt-to-Pt - Part. Rate 130% | | | 1-Yr Pt-to-Pt - Part. Rate 135% | | | | | | | |
| 2-Yr Pt-to-Pt - Part. Rate 175% | | | 2-Yr Pt-to-Pt - Part. Rate 180% | | | | | | | |
| Annual Charge 0.95% | | | Annual Charge 0.95% | | | | | | | |
| S&P MARC 5% ER | | | S&P MARC 5% ER | | | Fixed Account | | Fixed Account | | |
| 1-Yr Pt-to-Pt - Part. Rate 140% | | | 1-Yr Pt-to-Pt - Part. Rate 145% | | | 3.00% | | 3.50% | | |
| 2-Yr Pt-to-Pt - Part. Rate 200% | | | 2-Yr Pt-to-Pt - Part. Rate 205% | | | | | | | |
| Annual Charge 0.95% | | | Annual Charge 0.95% | | | CA rates may vary call for details | | CA rates may vary call for details | | |
| Bonus | N/A | | | N/A | | | n/a | | n/a | |
| Surrender Chgs (%) | 10 Yrs: 10, 10, 10, 10, 9, 8, 7, 6, 4, 0 | | | 12 Yrs: 14, 14, 12, 12, 11, 11, 10, 9, 8, 7, 6, 4, 0 | | | 3 Yr: 9, 8, 7 | | 5 Yr: 9, 8, 7, 6, 5 | |
| MVA | Yes | | | Yes | | | Yes | | Yes | |
| Free Withdrawals | 7% after first year | | | 7% after first year | | | 10% available immediately | | 10% available immediately | |
| Waivers | Nursing home (n/a MA) | | | Nursing home (n/a MA) | | | Nursing Home Terminal Illness | | Nursing Home Terminal Illness | |
| Minimum Guarantee | 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 | |
| Commissions | Option A | | | Option A | | | Ages 0-79 | | Ages 0-79 | |
| | 40-75 6.25% | | | 40-75 6.25% | | | 2.50% | | 4.00% | |
| | 76-79 4.69% | | | 76-79 4.69% | | | 1.25% | | 2.00% | |
| | Option B: 0.25% trail | | | Option B: 0.25% trail | | | | | | |
| | 40-75 4.75% | | | 40-75 4.75% | | | | | | |
| | 76-79 3.56% | | | 76-79 3.56% | | | | | | |
| Option C: 0.50% trail | | | Option C: 0.50% trail | | | | | | | |
| 40-75 3.25% | | | 40-75 3.25% | | | | | | | |
| 76-79 2.44% | | | 76-79 2.44% | | | | | | | |
| Option D: 1.00% trail | | | Option D: 1.00% trail | | | | | | | |
| 40-75 0.50% | | | 40-75 0.50% | | | | | | | |
| 76-79 0.38% | | | 76-79 0.38% | | | | | | | |
| Remarks | other strategies available call for details Comp on additional premiums: up to 5th year at reduced rate after 1st year. Opts. A, B, and C on | | | other strategies available call for details Comp on additional premiums: up to 5th year at reduced rate after 1st year. Opts. A, B, and C on | | | | | | |

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| 12/14/2022 | Oceanview | | Protective | |
|----------------------|---------------------------------------|----------------------|---|----------------------|
| Product Name | Harbourview 7 SPDA | | Harbourview 10 SPDA | |
| Carrier Ratings | A- A.M. Best | | A- A.M. Best | |
| States Not Approved | CT, NC, NY, VT | | CT, NC, NY, VT | |
| Issue Ages | 0-89 | | 0-89 | |
| Premium Min. / Max. | Min: \$20,000 Max: \$1,000,000 | | Min: \$20,000 Max: \$1,000,000 | |
| Riders | n/a | | n/a | |
| Crediting Strategies | S&P 500 | | S&P 500 | |
| | 1-Yr Pt-to-Pt - Cap | 9.50% | 1-Yr Pt-to-Pt - Cap | 10.25% |
| | 1-Yr Pt-to-Pt - Part. Rate | 30% | 1-Yr Pt-to-Pt - Part. Rate | 35% |
| | 2-Yr Pt-to-Pt - Part. Rate | 35% | 2-Yr Pt-to-Pt - Part. Rate | 40% |
| | 1-Yr Annual Monthly Average - Cap | 6.00% | 1-Yr Annual Monthly Average - Cap | 8.00% |
| | Credit Suisse Retiree Balanced | | Credit Suisse Retiree Balanced | |
| | 1-Yr Pt-to-Pt - Part. Rate | 190% | 1-Yr Pt-to-Pt - Part. Rate | 210% |
| | 2-Yr Pt-to-Pt - Part. Rate | 275% | 2-Yr Pt-to-Pt - Part. Rate | 300% |
| | Russell 2000 | | Russell 2000 | |
| | 1-Yr Pt-to-Pt - Cap | 9.50% | 1-Yr Pt-to-Pt - Cap | 10.25% |
| Nasdaq-100 | | Nasdaq-100 | | |
| 1-Yr Pt-to-Pt - Cap | 9.50% | 1-Yr Pt-to-Pt - Cap | 10.25% | |
| Fixed Account | | Fixed Account | | |
| | 4.00% | | 5.00% | |
| | CA rates may vary call for details | | CA rates may vary call for details | |
| Bonus | n/a | | n/a | |
| Surrender Chgs (%) | 7 Yr: 9, 8, 7, 6, 5, 4, 3 | | 9 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1 | |
| MVA | Yes | | Yes | |
| Free Withdrawals | 10% available immediately | | 10% available immediately | |
| Waivers | Nursing Home Terminal Illness | | Nursing / Termina waivers (N/A in MA) Terminal Illness | |
| Minimum Guarantee | 1.00% on 87.5% of premium | | 1.00% on 87.5% of premium | |
| Commissions | Ages 0-79 | 5.25% | Ages 0-79 | 7.00% |
| | Ages 80-89 | 2.63% | Ages 80-89 | 3.50% |
| | Option A | | Option A | 4.00% |
| | Option B: 0.40% trail | | Option B: 0.40% trail | 2.00% |
| | | | | Trail paid quarterly |
| Remarks | | | | |

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 • Features subject to current contract terms at time of sale.
 • Products and programs offered through Tellus are not approved for use in all states.
 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | Reliance Standard | | | Securian/Minnesota Life |
|----------------------|--|--|--|--|
| Product Name | Keystone 5 SPDA | Keystone 7 SPDA | Keystone 10 SPDA | SecureLink Future 7 SPDA (Flexible for 6 months) |
| Carrier Ratings | A++ A.M. Best A+ Standard & Poors 88 Comdex NY | A++ A.M. Best A+ Standard & Poors 88 Comdex NY | A++ A.M. Best A+ Standard & Poors 88 Comdex NY | A+ A.M. Best AA- Standard & Poors 96 Comdex NY |
| States Not Approved | | | | |
| Issue Ages | 0-85 | 0-85 | 0-80 | 0-80 |
| Premium Min. / Max. | Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85 | Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85 | Min: \$10,000 Max: \$1,000,000 Age 0-75, \$500,000 Age 76-85 | Min: \$10,000 Max: \$2,000,000 |
| Riders | n/a | n/a | n/a | Optional lifetime income rider Rider Fee: 1.15% of Benefit Base |
| Crediting Strategies | S&P 500 1-Yr Pt-to-Pt - Cap 9.50% 1-Yr Pt-to-Pt - Part. Rate 40% 1-Yr Annual Monthly Average - Cap 9.75% Fixed Account 4.80% | S&P 500 1-Yr Pt-to-Pt - Cap 9.50% 1-Yr Pt-to-Pt - Part. Rate 40% 1-Yr Annual Monthly Average - Cap 9.75% Fixed Account 4.80% | S&P 500 1-Yr Pt-to-Pt - Cap 9.00% 1-Yr Pt-to-Pt - Part. Rate 38% 1-Yr Annual Monthly Average - Cap 9.25% Fixed Account 4.40% | Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 175.00% S&P 500 1-Yr Pt-to-Pt - Cap 8.00% 2-Yr Pt-to-Pt - Cap 17.00% SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 175.00% Fixed Account 3.10% |
| Bonus | n/a | n/a | n/a | n/a |
| Surrender Chgs (%) | 5 Yr: 9, 8, 7, 6, 5, 0 | 7 Yr: 9, 8, 7, 6, 5, 4, 3, 0 | 10 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 7 Yr: 9, 8, 7, 6, 5, 4, 3 |
| MVA | No | No | No | Yes |
| Free Withdrawals | 10% available immediately | 10% available immediately | 10% available immediately | 10% after first year |
| Waivers | Confinement Benefit 25% Free Withdrawal Terminal Illness Waiver(N/A in NJ) | Confinement Benefit 25% Free Withdrawal Terminal Illness Waiver(N/A in NJ) | Confinement Benefit 25% Free Withdrawal Terminal Illness Waiver(N/A in NJ) | n/a |
| Minimum Guarantee | 1.00% on 100% of premium | 1.00% on 100% of premium | 1.00% on 100% of premium | 1% on 87.5% of premium |
| Commissions | Option A 0-80 3.25% Option A 81-85 1.95% Option B: 0.25% trail 0-80 1.75% Option B: 0.25% trail 81-85 1.05% | Option A 0-80 4.50% Option A 81-85 2.70% Option B: 0.25% trail 0-80 2.75% Option B: 0.25% trail 81-85 1.65% | Option A 0-80 6.00% Option B: 0.25% trail 0-80 3.50% | Option A 0-75 4.25% Option A 76-80 2.55% Option B: 0.25% trail 0-75 3.25% Option B: 0.25% trail 76-80 1.95% Option C: 0.50% trail 0-75 1.25% Option C: 0.50% trail 76-80 0.80% Option D: 0.75% trail 0-75 0.50% Option D: 0.75% trail 76-80 0.40% |
| Remarks | *Max Issue Age Confinement Benefit Age 74 | *Max Issue Age Confinement Benefit Age 74 | *Max Issue Age Confinement Benefit Age 74 | |

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 • Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



12/14/2022

Securian/Minnesota Life

| Product Name | SecureLink Future 9 SPDA (Flexible for 6 months) | | SecureLink Future 10 SPDA (Flexible for 6 months) | | SecureLink Ultra 5 SPDA | | | SecureLink Ultra 7 SPDA | | |
|----------------------|---|--|---|--|---|--|--|---|--|--|
| Carrier Ratings | A+ A.M. Best AA- Standard & Poors 96 Com | | A+ A.M. Best AA- Standard & Poors 96 Com | | A+ A.M. Best AA- Standard & Poors 96 Com | | | A+ A.M. Best AA- Standard & Poors 96 Com | | |
| States Not Approved | NY | | CA, NY | | NY Approved in CA, but different rates apply | | | NY Approved in CA, but different rates apply | | |
| Issue Ages | 0-80 | | 0-80 | | 0-85 | | | 0-85 | | |
| Premium Min. / Max. | Min: \$10,000 Max: \$2,000,000 | | Min: \$10,000 Max: \$2,000,000 | | Min: \$20,000 Max: \$2,000,000 | | | Min: \$20,000 Max: \$2,000,000 | | |
| Riders | Optional lifetime income rider Rider Fee: 1.15% of Benefit Base | | Optional lifetime income rider Rider Fee: 1.15% of Benefit Base | | n/a | | | n/a | | |
| Crediting Strategies | Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 180.00% | | Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 185.00% | | Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 175% 10% 1-Yr Pt-to-Pt : Part. Rate WII Part. Rate 215% 220% Annual Spread 2.00% 2.00% | | | Barclays All Caps Trailblazer 5 Index 1-Yr Pt-to-Pt - Part. Rate 180% 185% 1-Yr Pt-to-Pt : Part. Rate WII Part. Rate 220% 225% Annual Spread 2.00% 2.00% | | |
| | S&P 500 1-Yr Pt-to-Pt - Cap 8.10% 2-Yr Pt-to-Pt - Cap 17.25% | | S&P 500 1-Yr Pt-to-Pt - Cap 8.20% 2-Yr Pt-to-Pt - Cap 17.50% | | MSCI EAFE Index 1-Yr Pt-to-Pt - Cap 7.75% 8.00% | | | MSCI EAFE Index 1-Yr Pt-to-Pt - Cap 7.95% 8.20% | | |
| | SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 180.00% | | SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 185.00% | | S&P 500 1-Yr Pt-to-Pt - Cap 9.05% 9.25% 1-Yr Pt-to-Pt - Part. Rate 35% 37% 1-Yr Performance Trigger 6.35% 6.50% 1-Yr Inverse Performance Trix 9.95% 10.25% | | | SG Climate Prepared Index 1-Yr Pt-to-Pt - Part. Rate 180% 185% 1-Yr Pt-to-Pt : Part. Rate WII Part. Rate 220% 225% Annual Spread 2.00% 2.00% | | |
| | Fixed Account 3.20% | | Fixed Account 3.30% | | Fixed Account 3.20% 3.30% | | | Fixed Account 3.30% 3.40% | | |
| Bonus | n/a | | n/a | | Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value. | | | Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value. | | |
| Surrender Chgs (%) | 9 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1 | | 10 Yr: 9, 8, 1, 7, 2, 6, 3, 5, 4, 4, 5, 3, 6, 2, 7, 1, 8, 0, 9 | | 5 Yr: 9, 8, 7, 6, 5, 0 | | | 7 Yr: 9, 8, 7, 6, 5, 4, 3, 0 | | |
| MVA | Yes | | Yes | | Yes | | | Yes | | |
| Free Withdrawals | 10% after first year | | 10% after first year | | 10% available immediately | | | 10% available immediately | | |
| Waivers | n/a | | n/a | | Hospital, medical care stay waiver | | | Hospital, medical care stay waiver | | |
| Minimum Guarantee | 1% on 87.5% of premium | | 1% on 87.5% of premium | | 1% on 91% of premium | | | 1% on 91% of premium | | |
| Commissions | Option A 0-75 5.25% Option A 76-80 3.25% | | Option A 0-75 6.25% Option A 76-80 3.95% | | Option A 0-75 2.75% Option A 76-80 1.55% | | | Option A 0-75 3.75% Option A 76-80 2.25% | | |
| | Option B: 0.25% trail 0-75 4.05% Option B: 0.25% trail 76-80 2.45% | | Option B: 0.25% trail 0-75 4.25% Option B: 0.25% trail 76-80 2.55% | | Option B: 0.20% trail 0-75 1.85% Option B: 0.20% trail 76-80 1.00% | | | Option B: 0.20% trail 0-75 2.85% Option B: 0.20% trail 76-80 1.65% | | |
| | Option C: 0.50% trail 0-75 1.65% Option C: 0.50% trail 76-80 1.00% | | Option C: 0.50% trail 0-75 3.25% Option C: 0.50% trail 76-80 1.95% | | Option C: 0.40% trail 0-75 0.88% Option C: 0.40% trail 76-80 0.63% | | | Option C: 0.40% trail 0-75 1.75% Option C: 0.40% trail 76-80 1.00% | | |
| | Option D: 0.90% trail 0-75 0.60% Option D: 0.90% trail 76-80 0.45% | | Option D: 0.75% trail 0-75 1.75% Option D: 0.75% trail 76-80 1.00% | | Option D: 0.60% trail 0-75 0.43% Option D: 0.60% trail 76-80 0.33% | | | Option D: 0.60% trail 0-75 0.88% Option D: 0.60% trail ##### 0.63% | | |
| Remarks | | | | | \$500+ rates also available. Call us for details. | | | \$500+ rates also available. Call us for details. | | |

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 Access to products and carriers available through Tellus.
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 • Please check for variations in commission rates for older ages/higher premiums.

Fixed Indexed Annuity

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| 12/14/2022 | Securian/Minnesota Life | The Standard | | | | | |
|------------------------------------|---|--|--|---|---|--|--|
| Product Name | SecureLink Chronic Illness SPDA | Index Select Annuity SPDA | | Enhanced Choice Index 5 SPDA | | Enhanced Choice Index 7 SPDA | |
| Carrier Ratings | A+ A.M. Best AA- Standard & Poors 96 Comd | A A.M. Best A+ Standard & Poors 84 Comd | | A A.M. Best A+ Standard & Poors 84 Comd | | A A.M. Best A+ Standard & Poors 84 Comd | |
| States Not Approved | CA, MA, NY, WA | NY | | NJ, NY | | NJ, NY | |
| Issue Ages | 0-75 | 10-Yr not approved in: CA 0-90 (10 Yr Opt: 0-80) / 91-93 avail. on 5 Yr only for transfer of wealth or estate-planning purposes | | 0-93 | | 0-90 | |
| Premium Min. / Max. | Min: \$20,000 Max: \$2,000,000 | Min: \$15,000 Max: \$1,000,000 | | Min: \$15,000 Max: \$1,000,000 | | Min: \$15,000 Max: \$1,000,000 | |
| Riders | Enhanced Death Benefit automatically included. Fee is 0.75% up to age 70, 1.15% ages 71-75 | n/a | | n/a | | n/a | |
| Crediting Strategies | Under \$100,000 | S&P 500 | | S&P 500 | | S&P 500 | |
| | Barclays All Caps Trailblazer 5 Index | 5-Year | 1-Yr Pt-to-Pt - Cap (Under \$100k) 9.00% | 1-Yr Pt-to-Pt Part. Rate 40% | 1-Yr Pt-to-Pt Part. Rate 42% | 1-Yr Pt-to-Pt Part. Rate 42% | 1-Yr Pt-to-Pt Part. Rate 42% |
| | 1-Yr Pt-to-Pt - Part. Rate 160% | 1-Yr Pt-to-Pt - Cap (\$100k +) 9.25% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 55% | 1-Yr Pt-to-Pt Part. Rate 57% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 57% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 57% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 57% |
| | SG Climate Prepared Index | 1-Yr P-to-P - Part. Rate (Under \$100k) 42% | S&P 500 Daily Risk Control 5% ER** | 1-Yr Pt-to-Pt Part. Rate 160% | S&P 500 Daily Risk Control 5% ER** | 1-Yr Pt-to-Pt Part. Rate 165% | 1-Yr Pt-to-Pt Part. Rate 165% |
| | 1-Yr Pt-to-Pt - Part. Rate 160.00% | 1-Yr Pt-to-Pt - Part. Rate (\$100k +) 44% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 215% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% |
| | S&P 500 | 7-Year | 1-Yr Pt-to-Pt - Cap (Under \$100k) ##### | S&P 500 ESG Daily Risk Control 5% E | 1-Yr Pt-to-Pt Part. Rate 160% | S&P 500 ESG Daily Risk Control 5% E | 1-Yr Pt-to-Pt Part. Rate 165% |
| | 1-Yr Pt-to-Pt - Cap 7.20% | 1-Yr Pt-to-Pt - Cap (\$100k +) ##### | 1-Yr Pt-to-Pt - Part. Rate (Under \$100k) 46% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 215% | 1-Yr Pt-to-Pt Part. Rate 220% | 1-Yr Pt-to-Pt Part. Rate 220% | 1-Yr Pt-to-Pt Part. Rate 220% |
| | Fixed Account | 1-Yr Pt-to-Pt - Part. Rate (\$100k +) 48% | S&P MARC 5% ER** | 1-Yr Pt-to-Pt Part. Rate 160% | S&P MARC 5% ER** | 1-Yr Pt-to-Pt Part. Rate 165% | 1-Yr Pt-to-Pt Part. Rate 165% |
| | \$100,000 + | 1-Yr Pt-to-Pt - Part. Rate (Under \$100k) 48% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 215% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% | 1-Yr Pt-to-Pt - Part. Rate w/Charge 220% |
| | Barclays All Caps Trailblazer 5 Index | 10-Year | 1-Yr Pt-to-Pt - Cap (Under \$100k) ##### | Fixed Account | 4.00% | Fixed Account | 4.00% |
| 1-Yr Pt-to-Pt - Part. Rate 165% | 1-Yr Pt-to-Pt - Cap (\$100k +) ##### | 1-Yr Pt-to-Pt - Part. Rate (Under \$100k) 46% | ** Participation Rates are locked in for surren | Annual Strategy Charge | 1.50% | ** Participation Rates are locked in for surren | Annual Strategy Charge |
| 1-Yr Pt-to-Pt - Part. Rate 165.00% | 1-Yr Pt-to-Pt - Part. Rate (\$100k +) 48% | 1-Yr Pt-to-Pt - Part. Rate (Under \$100k) 48% | n/a | n/a | n/a | n/a | |
| SG Climate Prepared Index | Fixed Account | 4.00% | | | | | |
| 1-Yr Pt-to-Pt - Part. Rate 165.00% | Rider Info: | | | | | | |
| S&P 500 | • Guaranteed Death Benefit with 8% roll-up | | | | | | |
| 1-Yr Pt-to-Pt - Cap 7.50% | • Entire Death Benefit available for withdrawal/surrender without contract charges upon chronic/terminal illness acceleration | | | | | | |
| Fixed Account | n/a | | | | | | |
| 3.05% | | | | | | | |
| Bonus | n/a | n/a | n/a | n/a | n/a | n/a | |
| Surrender Chgs (%) | 7 yr: 9, 8, 7, 6, 5, 4, 3, 0 | 5 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 0 7 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 0 | 5 yr: 9.4, 8.5, 7.5, 6.5, 5.5 | 7 yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5 | | | |
| MVA | yes | Yes(n/a in CA) | Yes(n/a in CA) | Yes(n/a in CA) | | | |
| Free Withdrawals | 10% available immediately | 10% after the 1st year | 10% available immediately | 10% available immediately | | | |
| Waivers | Chronic/Terminal illness | Nursing Home and Terminal Illness waivers. | Nursing Home and Terminal Illness waivers. | Nursing Home and Terminal Illness waivers. | | | |
| Minimum Guarantee | 1% on 87.5% of premium | | | | | | |
| Commissions | Option A | 5-Yr, Option A | 0-80 | 3.00% | Option A | 0-80 | 6.00% |
| | Option B: 0.50% trail | 5-Yr, Option A | 81-85 | 1.50% | Option A | 81-85 | 3.00% |
| | Option C: 0.80% trail | 5-Yr, Option A | 86-90 | 1.35% | Option A | 86-90 | 1.50% |
| | | 5-Yr, Option A | 91-93 | 1.35% | Option A | 91-93 | 1.25% |
| | | 7-Yr, Option A | 0-80 | 4.00% | Option B: 0.45% trail | 0-80 | 2.75% |
| | 7-Yr, Option A | 81-85 | 2.00% | Option B: 0.25% trail | 81-85 | 1.50% | |
| | 7-Yr, Option A | 86-90 | 1.45% | Option B: 0.25% trail | 86-90 | 0.50% | |
| | | 10-Yr, Option A | 0-80 | 5.00% | Option B: 0.25% trail | 91-93 | 0.25% |
| | | | | | Option C: 0.65% trail | 0-80 | 1.50% |
| Remarks | | Trail options available. Call for details 10-Yr: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0 Surrender charge in CA different call for details | Surrender charge in CA different call for details | Surrender charge in CA different call for details | | | |

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Fixed Indexed Annuity

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| 12/14/2022 | The Standard | Symetra | | | |
|------------------------------|--|--|--|--|---------------------------------|
| Product Name | Enhanced Choice Index 10 SPDA | Edge Elite 5 SPDA | Edge Elite 7 SPDA | Income Edge SPDA | |
| Carrier Ratings | A A.M. Best A+ Standard & Pools 84 Comdex | A A.M. Best A Standard & Pools 81 Comdex | A A.M. Best A Standard & Pools 81 Comdex | A A.M. Best A Standard & Pools 81 Comdex | |
| States Not Approved | CA, NJ, NY | NY | NY | NY | |
| Issue Ages | 0-80 | 0-85 | 0-85 | 50-85 | |
| Premium Min. / Max. | Min: \$15,000 Max: \$1,000,000 | Min: \$25,000 Max: \$1,000,000 | Min: \$25,000 Max: \$1,000,000 | Min: \$10,000 Max: \$1,000,000 | |
| Riders | n/a | n/a | n/a | Lifetime income rider built into product Rider fee is 1.20% | |
| Crediting Strategies | S&P 500 | S&P 500 | S&P 500 | S&P 500 | Under \$100,000 |
| | 1-Yr Pt-to-Pt Part. Rate | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | Fixed Account |
| | 1-Yr Pt-to-Pt - Part. Rate w/Charge | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | S&P 500 |
| | | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Cap |
| | | JPMorgan ETF Efficient 5 | JPMorgan ETF Efficient 5 | JPMorgan ETF Efficient 5 | JPMorgan ETF Efficient 5 |
| | | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap |
| | | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | \$100,000 + |
| | | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | Fixed Account |
| | | Putnam Dynamic Low Volatility | Putnam Dynamic Low Volatility | Putnam Dynamic Low Volatility | S&P 500 |
| | | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap | 1-Yr Pt-to-Pt - Cap |
| | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | JPMorgan ETF Efficient 5 | |
| | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Cap | |
| | S&P 500 ESG Daily Risk Control 5% E | Fixed Account | Fixed Account | | |
| | 1-Yr Pt-to-Pt Part. Rate | Enhanced Part. Rate (includes annual charge) | Enhanced Part. Rate (includes annual charge) | | |
| | 1-Yr Pt-to-Pt - Part. Rate w/Charge | JPMorgan ETF Efficient 5 | JPMorgan ETF Efficient 5 | | |
| | | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | | |
| | | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | | |
| | | Annual Charge | Annual Charge | | |
| | S&P MARC 5% ER | Putnam Dynamic Low Volatility | Putnam Dynamic Low Volatility | | |
| | 1-Yr Pt-to-Pt Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | | |
| | 1-Yr Pt-to-Pt - Part. Rate w/Charge | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | | |
| | | Annual Charge | Annual Charge | | |
| | Fixed Account | 1-Yr Pt-to-Pt - Part. Rate | 1-Yr Pt-to-Pt - Part. Rate | | |
| | | 2-Yr Pt-to-Pt - Part. Rate | 2-Yr Pt-to-Pt - Part. Rate | | |
| | | Annual Charge | Annual Charge | | |
| | Annual Strategy Charge | | | | |
| | n/a | | | | |
| Bonus | n/a | | | | |
| Surrender Chgs (%) | 10 Yrs: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5 | 5 yrs: 9, 9, 8, 7, 6, 0 5 yrs: 8.3, 8, 7, 6, 5, 0 in CA | 7 yrs: 9, 9, 8, 7, 6, 5, 4, 0 7 yrs: 8.3, 8, 7, 6, 5, 4, 3, 0 in CA | 7 yrs: 9, 8, 7, 7, 6, 5, 4, 0 7 yrs: 9, 8, 7, 6, 5, 4, 3, 0 in CA | |
| MVA | Yes | Yes (n/a in CA) | Yes (n/a in CA) | Yes (n/a in CA) | |
| Free Withdrawals | 10% available immediately | 10% available immediately | 10% available immediately | 10% available immediately | |
| Waivers | Nursing Home and Terminal Illness waivers. | Nursing Home and Hospitalization waivers n/a in CA | Nursing Home and Hospitalization waivers n/a in CA | Nursing Home and Hospitalization waivers n/a in CA | |
| Minimum Guarantee | | 1.70% on 87.5% of premium | 1.70% on 87.5% of premium | 1.00% on 87.5% of premium | |
| Commissions | Option A | Option A | Option A | Option A | Option A |
| | 0-80 | 0-75 | 0-75 | 0-75 | Age 50-75 |
| | 7.00% | 4.00% | 5.50% | 5.00% | Age 76-85 |
| | | 2.50% | 3.50% | 5.00% | |
| | Option B: 0.75% trail | Option B: 0.50% trail | Option B: 0.50% trail | Option B: 0.50% trail | Option B: 0.50% trail |
| 0-80 | 0-75 | 0-75 | 0-75 | Age 50-75 | |
| 3.25% | 1.50% | 1.75% | 3.50% | Age 76-85 | |
| | 1.00% | 1.25% | 2.50% | | |
| Option C: 1.00% trail | Option C: 0.30% trail | Option C: 0.30% trail | Option C: 0.30% trail | Option C: 0.30% trail | |
| 0-80 | 0-75 | 0-75 | 0-75 | Age 50-75 | |
| 1.75% | 0.80% | 1.00% | 1.00% | Age 76-85 | |
| | 0.60% | 0.75% | 0.75% | | |
| | 0.50% trail | 0.60% trail | 0.75% trail | 0.75% trail | |
| | | | | | |
| Remarks | | Enhanced Part. Rates locked in for CDSC | Enhanced Part. Rates locked in for CDSC | | |

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 • Features subject to current contract terms at time of sale.
 • Products and programs offered through Tellus are not approved for use in all states.
 • Information is subject to change without notice.
 • Please check for variations in commission rates for older ages/higher premiums.
 Access to products and carriers available through Tellus.

Fixed Indexed Annuity

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.



| 12/14/2022 | | Symetra | |
|--------------------------|--|------------------|--------|
| Product Name | Stride SPDA | | |
| Carrier Ratings | A A.M. Best A Standard & Poors 81 Comdex | | |
| States Not Approved | NY, CA | | |
| Issue Ages | 0-80 | | |
| Premium Min. / Max. | Min: \$25,000 Max: \$1,000,000 | | |
| Riders | Optional Lifetime Income Rider Rider fee is 1.10% of benefit base | | |
| Crediting Strategies | Fixed Account | | 3.50% |
| | S&P 500 | | |
| | 1-Yr Pt-to-Pt - Cap | | 8.25% |
| | 1-Yr Pt-to-Pt - Par Rate | | 40% |
| | 2-Yr Pt-to-Pt - Par Rate | | 50% |
| | Putnam Dynamic Low Volatility | | |
| | 1-Yr Pt-to-Pt - Cap | | 10.00% |
| | 1-Yr Pt-to-Pt - Par Rate | | 140% |
| | 2-Yr Pt-to-Pt - Par Rate | | 210% |
| | JPMorgan ETF Efficient 5 | | |
| 1-Yr Pt-to-Pt - Cap | | 14.00% | |
| 1-Yr Pt-to-Pt - Par Rate | | 110% | |
| 2-Yr Pt-to-Pt - Par Rate | | 170% | |
| Bonus | | | |
| Surrender Chgs (%) | 10 yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | |
| MVA | Yes | | |
| Free Withdrawals | 7% after 1st year | | |
| Waivers | Nursing Home and Hospitalization waivers n/a in CA | | |
| Minimum Guarantee | 1.70% on 87.5% of premium | | |
| Commissions | Option A | Age 50-75 | 7.00% |
| | Option A | Age 76-85 | 4.00% |
| | Option B: 0.50% trail | Age 50-75 | 4.60% |
| | Option B: 0.30% trail | Age 76-85 | 3.60% |
| | Option C: 1.00% trail | Age 50-75 | 1.25% |
| | Option C: 0.85% trail | Age 76-85 | 1.00% |
| Remarks | | | |

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