www.starcapitalannuity.com



Product			Strateg	y Rates			Product Features			
Asset		Annual	Annual	Monthly	B of A Index	Fixed				
Shield 5		Pt-to-Pt 1	Pt-to-Pt 2	Сар	Annual	Rate	Surrender Schedule	5 Years 9.2, 9, 8, 7, 6%		
American Equity	S&P	6.50% Cap 100%	NO Cap 30%	2.40%	NO Cap 100%	3.35%	Liquidity	10% of Account Value each year after year 1		
_	500	Participation			Participation		Issue Ages	18-85		
	S&P	Dividend Arist	ocrats Daily Ri	sk Control S	Strategy also av	/ailable	Premium Amounts	\$10,000		
Rate							Availability	All Except: NY – Different rates in CA & ID		
Decrease 9/6/23							Commissions	3.75% (18-75) 2.81% (76-80) 1.88% (81-85)		
Notes -	NEW and	Unique Monthly	<mark>/ Cap Replaceme</mark>	ent Strategy -	-call for details!					
			T							
Asset Shield 7		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Cap Replacement	Fixed Rate	Surrender Schedule	7 Years 9.2, 9, 8, 7, 6, 4, 2%		
				Сар	періасетіст	Nate	Liquidity	10% of Account Value each year after year 1		
American Equity	S&P	7.00% Cap 100%	NO Cap 35%	2.50%	0.10%	3.75%	Issue Ages	18-85		
	500	Participation		2.3070	0.1070	3.7370	Premium	\$10,000		
	S&P	Dividend Arist	ocrats Daily Ri	sk Control S	Strategy also av	/ailable	Amounts	¥-0,500		
-							Availability	All Except: NY – Different rates in CA & ID		
Rate							Commissions	4.50% (18-75) 3.38% (76-80) 2.25% (81-85)		
Decrease 9/6/23										
	NEW and	Unique Monthly	/ Cap Replaceme	ent Strategy -	- call for details!					
Asset		Annual	Annual	Monthly	Monthly Cap	Fixed	Surrender Schedule	10 Years 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1%		
Shield 10		Pt-to-Pt 1	Pt-to-Pt 2	Сар	Replacement	Rate		CA is a 9 year surrender		
American		8.50% Cap	NO Cap				Liquidity	10% of Account Value each year after year 1		
Equity	S&P	100%	40%	2.60%	0.10%	4.00%	Issue Ages	18-80		
	500	Participation	Participation	-1. 0		:1-1-1		\$10,000		
	S&P	Dividend Arist	ocrats Daily Ri	sk Control S	Strategy also av	/aiiabie	Premium Amounts	\$10,000		
Data.							Availability	All Except: NY – Different rates in CA & ID		
Rate Decrease 9/6/23							Commissions	6.00% (18-75) 4.50% (76-80)		
	NEW and	Unique Monthly	/ Cap Replaceme	ent Strategy -	- call for details!					

www.starcapitalannuity.com



Product	:	Strategy Rates		Product Features				
ASIA PLUS 7 Year	Triggered Rate	6.25%		Surrender Schedule	7 Years – 7, 6, 5, 4, 3, 2, 1%			
/ Teal	Monthly Cap	3.50%						
American	MARC 5% Low Volatility	205% Participation – NO Cap		Liquidity	10% of Account Value after year 1			
National	Nasdaq 100 Annual Cap	9.50%		Issue Ages	0-80			
	Annual Cap – 100% Part.	9.50%		Premium Amounts	\$10,000			
	Annual Cap – 50% Part.	17.00%	_	Availability	ALL STATES APPROVED!!			
Rate	Annual NO Cap	45% Participation		Commissions	5.00%(0-75) 4.00% (76-80)			
Increase 11/1/23	Fixed Rate	4.25%						
Notes	ptional Income Rider has guara	ntee of 9.00% growth or guarantee of 4.20%	growth	plus the indexed earnin	gs. Fees for rider are only 1.10% and 0.80% respectively			
ACIA DI LIC	Triangue d Data	C F00V	٦					
ASIA PLUS 10 Year	Triggered Rate	6.50%	_	Surrender Schedule	10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1%			
==	Monthly Cap	3.65%			California is a 9 year surrender			
American	MARC 5% Low Volatility	210% Participation – NO Cap		Liquidity	10% of Account Value after year 1			
National	Nasdaq 100 Annual Cap	10.00%	-	Issue Ages	0-80			
<b>A</b>	Annual Cap – 100% Part.	10.00%	_	Premium Amounts  Availability	\$10,000			
	Annual Cap – 50% Part.	20.00%	_		All Except: IA & OR			
Rate	Annual NO Cap	50% Participation		Commissions	7.00%(0-75) 5.50% (76-80)			
Increase 11/1/23	Fixed Rate	4.50%						
11/1/23	Includes	a 1% Premium Bonus						
Notes	ptional Income Rider has guara	ntee of 9.00% growth or guarantee of 4.20%	plus the indexed earnin	gs. Fees for rider are only 1.10% and 0.80% respectively				



Product			St	rategy Ra	ates			Product Features			
Accumulator		Annua	I A	nnual	Monthly	Monthly	Trigger		10 year version also available with slightly higher rates and commission		
7 F&G		Pt-to-Pt		to-Pt 2	Сар	Average	Rate	Surrender Schedule	7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender		
		10.00%	6	N/A	2.75%	14.50%	6.75%		10% of Account Value after year 1		
	1% Fee	13.75%		O Cap 50%	3.70%	18.50%	8.50%	Issue Ages	0 - 85		
Data	2 Year Ba	arclays Tra	ilblazer Sec	ctor 5 & G	lobal Fact	or Index St	rategy also	Premium Amounts	\$10,000		
Rate Increase				available	•			Availability	All Except: CT & NY		
4/8/24								Commissio	4.50%(0-70) 3.50% (71-80) 2.75% (81-85)		
Notes On	e of the only	products th	nat offers a f	ee based st	rategy with	higher cap	rates Include		ome Health Care riders		
Market			1					Surrender Schedule	10 Years 12,12,12,12,11,10,8,6,4,2%		
Value Index	1 year 2 year Dynamo Mthly Part Avg Cap Rate	Mthly NO C	Annual NO CAP	Сар	Mthly Cap	Monthly Average	Fixed Rate	Liquidity	10% of Account Value each year after year 1		
Equitrust		Part Rate	te		Сар		Issue Ages	0-80			
	200%	20%	50% with NO Cap	10.00%	2.50%	12.00%	5.00%	Premium Amounts	\$10,000		
Rate Decrease			•					Availability	All Except: NY		
1/24/24								Commissions	s 7.00%		
Notes -											
Notes -								Surrender	10 Venue 12 12 12 12 14 10 0 C 4 20/		
,	1 voor	2 year	Annual	Annual	N/I+bb/	Monthly	Eivod	Schodulo	10 Years 12,12,12,12,11,10,8,6,4,2%		
Market Five Index	1 year Dynamo	2 year Mthly	Annual NO CAP	Annual Cap	Mthly Cap	Monthly Average	Fixed Rate	Schedule Liquidity	10 Years 12,12,12,11,10,8,6,4,2%  10% of Account Value each year after year 1		
Market Five		1 '			1						
Market Five Index	Dynamo Part	Mthly	NO CAP		1	Average		Liquidity	10% of Account Value each year after year 1		
Market Five Index	Dynamo Part Rate	Mthly Avg Cap	NO CAP Part Rate	Сар	Сар	Average Cap	Rate	Liquidity Issue Ages Premium	10% of Account Value each year after year 1 0-80		



Product			Strate	gy Rate	es			Product Features		
Market		Nanah	ah. Ave A	22.00	N. d. a. a. b. b. c.	N. G. anathalia	Finad	Guaranteed Return	2.00% on 87.5% of Premium	
Power Bonus Equitrust			, ,	nnual Cap	Monthly Cap	Monthly Avg Cap	Fixed Rate	Surrender Schedule	14 Years 20,20,19,19,18,17,16,14,12,10,8,6,4,2%  Different 10 yr surrender in AK, CT, IL, MN, MT, NJ, NV, OH,	
Equitiust	S&P 500	75% Pa	ort Rate 7	.00%	2.00%	8.00%	4.00%	Liquidity	OK, OR, PA, TX, UT, VT & WA 10% of Account Value each year after year	
	All St	rategies	include	a 10%	% Prem	ium Boı	nus	Issue Ages	0-75	
Rate		Rates sligh	tly lower w	hen add	ding Incom	ne Rider		Min. Premium	\$20,000	
Decrease			*12%	Ron	NIIC			Availability	All Except: CA, NY (OR temporarily suspended)	
1/24/24								Commissions	8.00% (7% in 10 year surrender states)	
Notes —	Optional Incon	ne Rider avai	lable! All de	oosits in y	year one re	ceive the pro	emium bor	ius.		
		T		. 1				Guaranteed	1.00% on 100% of Premium	
Market 10 Bonus		Monthly Avg NO Cap		<b>I</b>	Monthly		Fixed Rate	Return Surrender Schedule	10 Years 10,10,10,10,10,9,8,7,6,4%	
Equitrust				Сар	Сар					
						Сар		Liquidity	10% of Account Value each year after year 1	
	S&P 500	75% Pa	rt Rate 7	7.00% 2.00%		8.00%	4.00%	Issue Ages	0-80	
-		trategie					us	Premium Amounts	\$30,000	
Rate		Rates sligh	-		_	ne Rider		Availability	All Except: NY	
Increase 1/24/24	*8% Bonus							Commissions	6.00%	
Notes bonus.	One of a select	few of bonu	ıs indexed aı	nuities t	hat include	a FREE Retu	ırn of Prem	ium guarantee. Optiona	I Income Rider available! All deposits in the first 5 years receive the premium	
bonus.										
Market	Monthly	Annual	1 Year	Mont	hly An	nual NO	Fixed			
Seven	Сар	Сар	Dynamo	Avera	age	Сар	Rate	Surrender Schedule	5 Years 9, 8, 7, 6.5, 5.5%	
Equitrust			Part Rate	Cap	o Pa	irt Rate				
	3.00%	10.00%	200%	12.00	nº/	50%	5.00%	Liquidity	10% of Account Value each year after year 1	
	3.00%	10.00%	200%	12.00%	J/0	JU70	3.00%	Issue Ages Premium	0-90 \$10,000	
								Amounts	\$10,000	
Rate Decrease								Availability	All Except: NY	
1/24/24								Commissions	5.50% (0-75) 4.125% (76-80) 2.75% (81-90)	
								Commissions	3130/0 (0 73) -11123/0 (70-00) 2173/0 (01-30)	