






Product	Strategy Rates						Product Features	
Asset Shield 5 American Equity ↓ Rate Decrease 9/6/23		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	B of A Index Annual	Fixed Rate	Surrender Schedule	5 Years 9.2, 9, 8, 7, 6%
	S&P 500	6.50% Cap 100% Participation	NO Cap 30% Participation	2.40%	NO Cap 100% Participation	3.35%	Liquidity	10% of Account Value each year after year 1
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Issue Ages	18-85
							Premium Amounts	\$10,000
							Availability	All Except: NY – Different rates in CA & ID
							Commissions	3.75% (18-75) 2.81% (76-80) 1.88% (81-85)
Notes → NEW and Unique Monthly Cap Replacement Strategy – call for details!								
Asset Shield 7 American Equity ↓ Rate Decrease 9/6/23		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%
	S&P 500	7.00% Cap 100% Participation	NO Cap 35% Participation	2.50%	0.10%	3.75%	Liquidity	10% of Account Value each year after year 1
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Issue Ages	18-85
							Premium Amounts	\$10,000
							Availability	All Except: NY – Different rates in CA & ID
							Commissions	4.50% (18-75) 3.38% (76-80) 2.25% (81-85)
Notes → NEW and Unique Monthly Cap Replacement Strategy – call for details!								
Asset Shield 10 American Equity ↓ Rate Decrease 9/6/23		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Cap Replacement	Fixed Rate	Surrender Schedule	10 Years 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1% CA is a 9 year surrender
	S&P 500	8.50% Cap 100% Participation	NO Cap 40% Participation	2.60%	0.10%	4.00%	Liquidity	10% of Account Value each year after year 1
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Issue Ages	18-80
							Premium Amounts	\$10,000
							Availability	All Except: NY – Different rates in CA & ID
							Commissions	6.00% (18-75) 4.50% (76-80)
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Fixed Indexed Annuities

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ASIA PLUS 7 Year American National  Rate Increase 11/1/23	<table border="1"> <tr> <td>Triggered Rate</td> <td>6.25%</td> </tr> <tr> <td>Monthly Cap</td> <td>3.50%</td> </tr> </table>	Triggered Rate	6.25%	Monthly Cap	3.50%	<table border="1"> <tr> <td>Surrender Schedule</td> <td>7 Years – 7, 6, 5, 4, 3, 2, 1%</td> </tr> <tr> <td>Liquidity</td> <td>10% of Account Value after year 1</td> </tr> <tr> <td>Issue Ages</td> <td>0- 80</td> </tr> <tr> <td>Premium Amounts</td> <td>\$10,000</td> </tr> <tr> <td>Availability</td> <td>ALL STATES APPROVED!!</td> </tr> <tr> <td>Commissions</td> <td>5.00%(0-75) 4.00% (76-80)</td> </tr> </table>	Surrender Schedule	7 Years – 7, 6, 5, 4, 3, 2, 1%	Liquidity	10% of Account Value after year 1	Issue Ages	0- 80	Premium Amounts	\$10,000	Availability	ALL STATES APPROVED!!	Commissions	5.00%(0-75) 4.00% (76-80)
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Notes → Optional Income Rider has guarantee of 9.00% growth or guarantee of 4.20% growth plus the indexed earnings. Fees for rider are only 1.10% and 0.80% respectively																		
ASIA PLUS 10 Year American National  Rate Increase 11/1/23	<table border="1"> <tr> <td>Triggered Rate</td> <td>6.50%</td> </tr> <tr> <td>Monthly Cap</td> <td>3.65%</td> </tr> </table>	Triggered Rate	6.50%	Monthly Cap	3.65%	<table border="1"> <tr> <td>Surrender Schedule</td> <td>10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1% California is a 9 year surrender</td> </tr> <tr> <td>Liquidity</td> <td>10% of Account Value after year 1</td> </tr> <tr> <td>Issue Ages</td> <td>0- 80</td> </tr> <tr> <td>Premium Amounts</td> <td>\$10,000</td> </tr> <tr> <td>Availability</td> <td>All Except: IA & OR</td> </tr> <tr> <td>Commissions</td> <td>7.00%(0-75) 5.50% (76-80)</td> </tr> </table>	Surrender Schedule	10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1% California is a 9 year surrender	Liquidity	10% of Account Value after year 1	Issue Ages	0- 80	Premium Amounts	\$10,000	Availability	All Except: IA & OR	Commissions	7.00%(0-75) 5.50% (76-80)
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Notes → Optional Income Rider has guarantee of 9.00% growth or guarantee of 4.20% growth plus the indexed earnings. Fees for rider are only 1.10% and 0.80% respectively																		
Includes a 1% Premium Bonus																		

Fixed Indexed Annuities

Product	Strategy Rates							Product Features	
Accumulator 7 F&G  Rate Increase 4/8/24		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Average	Trigger Rate		10 year version also available with slightly higher rates and commission	
		10.00%	N/A	2.75%	14.50%	6.75%		Surrender Schedule	7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender
	1% Fee	13.75%	NO Cap 50%	3.70%	18.50%	8.50%		Liquidity	10% of Account Value after year 1
	2 Year Barclays Trailblazer Sector 5 & Global Factor Index Strategy also available								Issue Ages
								Premium Amounts	\$10,000
								Availability	All Except: CT & NY
								Commissions	4.50%(0-70) 3.50% (71-80) 2.75% (81-85)
Notes → One of the only products that offers a fee based strategy with higher cap rates Includes Nursing Home & Home Health Care riders									
Market Value Index Equitrust  Rate Decrease 1/24/24	1 year Dynamo Part Rate	2 year Mthly Avg Cap	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	Monthly Average Cap	Fixed Rate	Surrender Schedule	10 Years 12,12,12,12,11,10,8,6,4,2%
	200%	20%	50% with NO Cap	10.00%	2.50%	12.00%	5.00%	Liquidity	10% of Account Value each year after year 1
								Issue Ages	0-80
								Premium Amounts	\$10,000
								Availability	All Except: NY
								Commissions	7.00%
Notes →									
Market Five Index Equitrust  Rate Increase 1/24/24	1 year Dynamo Part Rate	2 year Mthly Avg Cap	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	Monthly Average Cap	Fixed Rate	Surrender Schedule	10 Years 12,12,12,12,11,10,8,6,4,2%
	200%	20%	50% with NO Cap	10.00%	3.00%	12.00%	5.00%	Liquidity	10% of Account Value each year after year 1
								Issue Ages	0-80
								Premium Amounts	\$10,000
								Availability	All Except: NY
								Commissions	7.00%
Notes →									

Fixed Indexed Annuities

Product	Strategy Rates						Product Features	
Market Power Bonus Equitrust  Rate Decrease 1/24/24		Monthly Avg NO Cap	Annual Cap	Monthly Cap	Monthly Avg Cap	Fixed Rate	Guaranteed Return	2.00% on 87.5% of Premium
	S&P 500	75% Part Rate	7.00%	2.00%	8.00%	4.00%	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, OK, OR, PA, TX, UT, VT & WA
All Strategies include a 10% Premium Bonus Rates slightly lower when adding Income Rider *12% Bonus							Liquidity	10% of Account Value each year after year
							Issue Ages	0-75
							Min. Premium	\$20,000
							Availability	All Except: CA, NY (OR temporarily suspended)
							Commissions	8.00% (7% in 10 year surrender states)
Notes → Optional Income Rider available! All deposits in year one receive the premium bonus.								
Market 10 Bonus Equitrust  Rate Increase 1/24/24		Monthly Avg NO Cap	Annual Cap	Monthly Cap	Monthly Average Cap	Fixed Rate	Guaranteed Return	1.00% on 100% of Premium
	S&P 500	75% Part Rate	7.00%	2.00%	8.00%	4.00%	Surrender Schedule	10 Years 10,10,10,10,10,9,8,7,6,4%
All Strategies include a 6% Premium Bonus Rates slightly lower when adding Income Rider *8% Bonus							Liquidity	10% of Account Value each year after year 1
							Issue Ages	0-80
							Premium Amounts	\$30,000
							Availability	All Except: NY
							Commissions	6.00%
Notes → One of a select few of bonus indexed annuities that include a FREE Return of Premium guarantee. Optional Income Rider available! All deposits in the first 5 years receive the premium bonus.								
Market Seven Equitrust  Rate Decrease 1/24/24	Monthly Cap	Annual Cap	1 Year Dynamo Part Rate	Monthly Average Cap	Annual NO Cap Part Rate	Fixed Rate	Surrender Schedule	5 Years 9, 8, 7, 6.5, 5.5%
	3.00%	10.00%	200%	12.00%	50%	5.00%	Liquidity	10% of Account Value each year after year 1
							Issue Ages	0-90
							Premium Amounts	\$10,000
							Availability	All Except: NY
							Commissions	5.50% (0-75) 4.125% (76-80) 2.75% (81-90)

Fixed Indexed Annuities