







Product	Interest Rates				Product Features																																					
Guarantee Shield American Equity  Rate Decrease 3/13/24	<table border="1"> <thead> <tr> <th>Term</th> <th>Under \$100K</th> <th>\$100K to \$250K</th> <th>\$250,000 & over</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.50%</td> <td>4.75%</td> <td>4.75%</td> </tr> <tr> <td>5 Year</td> <td>4.60%</td> <td>4.85%</td> <td>4.85%</td> </tr> </tbody> </table>	Term	Under \$100K	\$100K to \$250K	\$250,000 & over	3 Year	4.50%	4.75%	4.75%	5 Year	4.60%	4.85%	4.85%			Surrender Schedule 3 Years 9,8,7, 5 Years 9,8,7,6,5%																										
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Multi-Select Oxford Life  Rate Increase 4/1/24	Choice of Guarantee Terms				Surrender Schedule 10 Years 10,9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:																																					
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Multi-Year Guaranteed Rates

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Harbourview Oceanview Life  Rate Increase 3/27/24	<table border="1"> <thead> <tr> <th colspan="3">Choice of Guarantee Terms</th> </tr> <tr> <th>Term</th> <th>Under \$80,000</th> <th>Over \$80,000</th> </tr> </thead> <tbody> <tr> <td>2 Year</td> <td>4.90%</td> <td>5.25%</td> </tr> <tr> <td>3 Year</td> <td>4.90%</td> <td>5.25%</td> </tr> <tr> <td>4 Year</td> <td>4.95%</td> <td>5.30%</td> </tr> <tr> <td>5 Year</td> <td>4.90%</td> <td>5.25%</td> </tr> <tr> <td>6 Year</td> <td>5.05%</td> <td>5.40%</td> </tr> <tr> <td>7 Year</td> <td>4.80%</td> <td>5.15%</td> </tr> <tr> <td>10 Year</td> <td>4.95%</td> <td>5.30%</td> </tr> </tbody> </table>	Choice of Guarantee Terms			Term	Under \$80,000	Over \$80,000	2 Year	4.90%	5.25%	3 Year	4.90%	5.25%	4 Year	4.95%	5.30%	5 Year	4.90%	5.25%	6 Year	5.05%	5.40%	7 Year	4.80%	5.15%	10 Year	4.95%	5.30%	<table border="1"> <tbody> <tr> <td>Surrender Schedule</td> <td>10 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:</td> </tr> <tr> <td>Liquidity</td> <td>10% of account Value starting in year 2 (Penalty for RMD in year 1)</td> </tr> <tr> <td>Issue Ages</td> <td>0-89</td> </tr> <tr> <td>Minimum Premium</td> <td>\$20,000</td> </tr> <tr> <td>Availability</td> <td>ALL Except: CT, NY, VT CA may have different rates</td> </tr> <tr> <td>Commissions</td> <td>2 Year Term – 0.85% (0-79) 0.425% (80-89) 3 Year Term – 1.50% (0-79) 0.75% (80-89) 4 year Term – 1.15% (0-79) 0.575% (80-89) 5 year Term – 2.25% (0-79) 1.125% (80-89) 6 year Term – 1.25% (0-79) 0.625% (80-89) 7 & 10 year Terms – 2.75% (0-79) 1.375% (80-89)</td> </tr> </tbody> </table>	Surrender Schedule	10 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:	Liquidity	10% of account Value starting in year 2 (Penalty for RMD in year 1)	Issue Ages	0-89	Minimum Premium	\$20,000	Availability	ALL Except: CT, NY, VT CA may have different rates	Commissions	2 Year Term – 0.85% (0-79) 0.425% (80-89) 3 Year Term – 1.50% (0-79) 0.75% (80-89) 4 year Term – 1.15% (0-79) 0.575% (80-89) 5 year Term – 2.25% (0-79) 1.125% (80-89) 6 year Term – 1.25% (0-79) 0.625% (80-89) 7 & 10 year Terms – 2.75% (0-79) 1.375% (80-89)									
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Platinum F&G Life  Rate Increase 2/8/24	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>5.00%</td> <td>5.00%</td> <td>5.00%</td> </tr> <tr> <td>5 Year</td> <td>5.25%</td> <td>5.25%</td> <td>5.25%</td> </tr> <tr> <td>7 Year</td> <td>5.35%</td> <td>5.35%</td> <td>5.35%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	5.00%	5.00%	5.00%	5 Year	5.25%	5.25%	5.25%	7 Year	5.35%	5.35%	5.35%	Surrender Schedule 3 Years 9,8,7% 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%		Liquidity Interest Only	
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NOTES → No surrender charges upon death of the annuitant.

Multi-Year Guaranteed Rates

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Preferred Choice Manhattan Life  Rate Increase 10/24/23	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.40%</td> <td>4.40%</td> <td>4.40%</td> </tr> <tr> <td>5 Year</td> <td>4.65%</td> <td>4.65%</td> <td>4.65%</td> </tr> <tr> <td>6 Year</td> <td>4.60%</td> <td>4.60%</td> <td>4.60%</td> </tr> <tr> <td>7 Year</td> <td>4.75%</td> <td>4.75%</td> <td>4.75%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.40%	4.40%	4.40%	5 Year	4.65%	4.65%	4.65%	6 Year	4.60%	4.60%	4.60%	7 Year	4.75%	4.75%	4.75%	Surrender Schedule 3 Years 6,5,4% 5 Years 8,7,6,5,4% 6 Years 8,7,6,5,4,3% 7 Years 8,7,6,5,4,3,2%		Liquidity 3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year)	
	Term	Year 1	Year 2+	Yield																					
	3 Year	4.40%	4.40%	4.40%																					
	5 Year	4.65%	4.65%	4.65%																					
	6 Year	4.60%	4.60%	4.60%																					
7 Year	4.75%	4.75%	4.75%																						
		Issue Ages 0-84 3 year version issues up to age 99		Min. Premium \$10,000 6 year Minimum is \$25,000																					
		Availability All Except: ND, SD CA & NY rates are slightly lower		Commissions 3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-99) 5 year - 1.75% 6 year - 1.925% 7 year - 2.10%																					
NOTES → 3 year is only fixed annuity that issues up to age 99!!																									
Premium Preferred Manhattan Life  Rate Increase 10/24/23	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>4.50%</td> <td>4.50%</td> <td>4.50%</td> </tr> <tr> <td>7 Year</td> <td>4.60%</td> <td>4.60%</td> <td>4.60%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	5 Year	4.50%	4.50%	4.50%	7 Year	4.60%	4.60%	4.60%	Surrender Schedule 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%		Liquidity 15% free withdrawals each year (calendar year, not anniversary year)									
	Term	Year 1	Year 2+	Yield																					
	5 Year	4.50%	4.50%	4.50%																					
7 Year	4.60%	4.60%	4.60%																						
		Issue Ages 0-84		Min. Premium \$10,000																					
		Availability All Except: DE, ND, SD CA & NY rates are slightly lower		Commissions 5 year - 1.75% 7 year - 2.10%																					
NOTES → This version includes a Guaranteed Return of Premium with slightly lower guaranteed rates.																									

Multi-Year Guaranteed Rates



Product	Interest Rates				Product Features	
Discovery Plus Western United  Rate Decrease 3/11/24	Term	Year 1	Year 2+	Yield	Surrender Schedule	5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
	3 Year	4.60%	4.60%	4.60%	Liquidity	Accumulated Interest Only & RMD's (Rates lower for 15% free withdrawal version)
	5 Year	4.90%	4.90%	4.90%	Issue Ages	0-84
	7 Year	4.90%	4.90%	4.90%	Min. Premium	\$10,000
					Availability	All Except: CA, DE, NY, SD
					Commissions	5 year - 1.75% 7 year - 2.10%
NOTES → * No MVA version						
Navigator Elite Western United  Rate Increase 3/11/24	Term	Year 1	Year 2+	Yield	Surrender Schedule	3 Years 8,7,6% 5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
	3 Year	4.90%	4.90%	4.90%	Liquidity	10% free withdrawals each year (calendar year, not anniversary year)
	5 Year	5.30%	5.30%	5.30%	Issue Ages	0-84 3 year issues up to age 97
	7 Year	5.30%	5.30%	5.30%	Min. Premium	\$10,000
					Availability	All Except: CA, DE, NY, SD
					Commissions	3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-97) 5 year - 1.75% 7 year - 2.10%
NOTES → Sister product Navigator Ultra has higher rates with no withdrawals & does have surrender on death – highest rates out there!						

Multi-Year Guaranteed Rates