

Product			Strateg	y Rates			Product Features				
Asset Shield 5		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%			
American Equity	S&P	6.50% Cap 100%	NO Cap 30%	1.80%	NO Cap 105%	2.35%	Liquidity	10% of Account Value each year after year 1			
	500 S&P	Participation Dividend Arist	Participation ocrats Daily Ris	sk Control S	Participation Strategy also av	/ailable	Issue Ages Premium Amounts	18-85 \$10,000			
Rate Decrease 8/22/24							Availability Commissions	All Except: NY - Different rates in CA & ID 3.75% (18-75) 2.81% (76-80) 1.88% (81-85)			
	NEW and Unique Monthly Cap Replacement Strategy – call for details!										
Asset Shield 7		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Cap Replacement	Fixed Rate	Surrender Schedule Liquidity	7 Years 9.2, 9, 8, 7, 6, 4, 2% 10% of Account Value each year after year 1			
American Equity	S&P 500	7.00% Cap 100% Participation	NO Cap 35% Participation	1.90%	0.10%	2.75%	Issue Ages Premium	18-85 \$10,000			
Rate Decrease				sk Control S	Strategy also av	vailable	Amounts Availability Commissions	All Except: NY – Different rates in CA & ID 4.50% (18-75) 3.38% (76-80) 2.25% (81-85)			
8/22/24 Notes	NEW and	d Unique Monthl	y Cap Replaceme	nt Strategy -	- call for details!						
Asset Shield 10		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			
American Equity	S&P 500	8.50% Cap 100% Participation	NO Cap 40% Participation	2.00%	0.10%	3.00%	Liquidity Issue Ages	10% of Account Value each year after year 1 18-80			
	S&P	Dividend Arist	ocrats Daily Ris	sk Control S	Strategy also av	/ailable	Premium Amounts Availability	\$10,000 All Except: NY – Different rates in CA & ID			
Rate Decrease 8/22/24							Commissions	6.00% (18-75) 4.50% (76-80)			
	NEW and	d Unique Monthl	y Cap Replaceme	nt Strategy -	- call for details!						



Product	Stra	ategy Rates		Product Features				
ACIA BILIC		. ====						
ASIA PLUS 7 Year	Triggered Rate	4.75%		Surrender Schedule	7 Years – 7, 6, 5, 4, 3, 2, 1%			
, , , ,	Monthly Cap	2.05%						
American	MARC 5% Low Volatility	120% Participation – NO Cap		Liquidity	10% of Account Value after year 1			
National	Nasdaq 100 Annual Cap	8.75%		Issue Ages	0-80			
	Annual Cap – 100% Part.	8.75%		Premium Amounts	\$10,000			
	Annual Cap – 50% Part.	9.50%		Availability	ALL STATES APPROVED!!			
Rate	Annual NO Cap	30% Participation		Commissions	5.00%(0-75) 4.00% (76-80)			
Decrease 8/9/24	Fixed Rate	3.25%						
Notes O	Triggered Rate	5.00%]	nus the macked curini	gs. Fees for rider are only 1.10% and 0.80% respectively			
10 Year				Surrender Schedule Liquidity	10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1%			
	Monthly Cap	2.20%			California is a 9 year surrender 10% of Account Value after year 1			
American National	MARC 5% Low Volatility	125% Participation – NO Cap		Issue Ages	0-80			
Ivational	Nasdaq 100 Annual Cap	9.25%		Premium Amounts Availability	\$10,000			
	Annual Cap – 100% Part.	9.25%						
	Annual Cap – 50% Part.	10.00%			All Except: IA & OR			
Rate	Annual NO Cap	35% Participation		Commissions	7.00%(0-75) 5.50% (76-80)			
Decrease 8/9/24	Fixed Rate	3.25%						
	Includes a	1% Premium Bonus						
Notes O	ptional Income Rider has guarante	e of 9.00% growth or guarantee of 4.20%	growth p	olus the indexed earnin	gs. Fees for rider are only 1.10% and 0.80% respectively			



Product			St	rategy Ra	ites				Product Features			
Accumulator 7 F&G		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap		onthly rerage	Trigger Rate	Surrender Schedule	10 year version also available with slightly higher rates and commission 7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender			
		7.25%	N/A	2.30%	7.	.50%	5.25%	Liquidity	10% of Account Value after year 1			
-	1% Fee	10.00%	NO Cap 45%	3.10%	14	1.00%	7.00%	Issue Ages Premium	0 - 85 \$10,000			
Rate Decrease 10/10/24	2 Year B	arclays Tr	ailblazer Se	ctor 5 & Gl available		tor Index S	trategy also	Amounts Availability	All Except: CT & NY			
10/10/24								Commissio ns	4.50%(0-70) 3.50% (71-80) 2.75% (81-85)			
Notes Or	ne of the onl	y products t	that offers a	fee based st	rategy wit	th higher cap	rates Inclu	des Nursing Home & F	Home Health Care riders			
Market Value Index	1 year Dynamo	Annual Trigger		Annual Cap	Mthly Cap	Monthly Average	Fixed Rate	Surrender Schedule Liquidity	10 Years 12,12,12,12,11,10,8,6,4,2% 10% of Account Value each year after year 1			
Equitrust	Part Rate		Part Rate		Cup	Сар	l late	Issue Ages	0-80			
	190%	7.00%	45% with NO	8.00%	2.15%	11.00%	4.50%	Premium Amounts	\$10,000			
Rate Decrease 8/28/24		Сар						Availability Commission	All Except: NY 7.00%			
Notes								Commission	3 710070			
Market Five	1 year	Annual	Annual	Annual	Mthly	Monthly	Fixed	Surrender Schedule	5 Years 9, 8, 7, 6.5, 5.5%			
Index Equitrust	Dynamo Part Rate	Trigger		Сар	Сар	Average Cap	Rate	Liquidity	10% of Account Value each year after year 1 0-90			
			Rate 45%	7.500/	2.00%	9.00%	4.25%	Issue Ages Premium Amounts	\$10,000			
	1000/	C = 00/	tala Nico		1 111111/2	9.00%	4.25%	Aillouits				
Rate Increase	100%	6.50%	with NO Cap	7.50%	2.00%	3,0070		Availability	All Except: NY			



Product			Strategy	Rates			Product Features			
Mauliat		T. a	Ι				Guaranteed	2.00% on 87.5% of Premium		
Market Power Bonus Equitrust	Annual Trigger Rate	Monthly Avg NO Cap	Annual Cap	Monthly Cap	Monthly Avg Cap	Fixed Rate	Return 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		
	5.00%	65% Part	6.00%	1.75%	7.00%	3.25%	Liquidity	10% of Account Value each year after year		
		Rate					Issue Ages	0-75		
Rate	All St	rategies in	clude a	10% Pre	emium Bo	nus	Min. Premium	\$20,000		
Decrease		Rates slightly I					Availability	All Except: CA, NY (OR temporarily suspended)		
8/28/24							Commissions	8.00% (7% in 10 year surrender states)		
Notes	Optional Incom	ne Rider availabl	e! All depos	its in year on	e receive the pr	remium boı	nus.			
							Guaranteed	1.00% on 100% of Premium		
Market 10	Annual	Monthly	Annual	Monthly	Monthly	Fixed	Return			
Bonus	Trigger	Avg NO Cap	Сар	Сар	Average Cap	Rate	Surrender Schedule	10 Years 10,10,10,10,10,9,8,7,6,4%		
Equitrust	Rate						Liquidity	10% of Account Value each year after year 1		
							Issue Ages	0-80		
-	5.00%	65% Part Rate	6.00%	1.75%	7.00%	3.25%	Premium Amounts	\$30,000		
Rate	All St	trategies in	nclude	a 6% Pre	mium Bor	านร	Availability	All Except: NY		
Increase 8/28/24		Rates slightly l	ower whe	n adding In	come Rider		Commissions	6.00%		
Notes —	One of a select	few of bonus in	dexed annu	ities that inc	lude a FREE Ret	urn of Pren		I Income Rider available! All deposits in the first 5 years receive the premium		
bonus.								, , , , , , , , , , , , , , , , , , ,		
Market Seven	Monthly		Annual	Monthly	Annual	Fixed	Commandan Cabadola	7 Vegre 0 0 7 CF FF 4F 2F9/		
Equitrust	Сар	Cap	Trigger Rate	Average Cap	NO Cap Part Rate	Rate	Surrender Schedule	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5%		
			nace		1 art Nate		Liquidity	10% of Account Value each year after year 1		
	2.15%	8.00%	7.00%	11.00%	45%	4.50%	Issue Ages	0-85		
_							Premium Amounts	\$10,000		
Rate Decrease							Availability	All Except: NY		
8/28/24							Commissions	5.50% (0-75) 4.125% (76-80) 2.75% (81-85)		