



Product	Strategy Rates						Product Features	
Asset Shield 5  American Equity  ↓ Rate Decrease 8/22/24		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	B of A Index Annual	Fixed Rate	<b>Surrender Schedule</b>	5 Years 9.2, 9, 8, 7, 6%
	S&P 500	6.50% Cap 100% Participation	NO Cap 30% Participation	1.80%	NO Cap 105% Participation	2.35%	<b>Liquidity</b>	10% of Account Value each year after year 1
<b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>								
							<b>Issue Ages</b>	18-85
							<b>Premium Amounts</b>	\$10,000
							<b>Availability</b>	All Except: NY – Different rates in CA & ID
							<b>Commissions</b>	<b>3.75% (18-75) 2.81% (76-80) 1.88% (81-85)</b>
<b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details!								
Asset Shield 7  American Equity  ↓ Rate Decrease 8/22/24		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Cap Replacement	Fixed Rate	<b>Surrender Schedule</b>	7 Years 9.2, 9, 8, 7, 6, 4, 2%
	S&P 500	7.00% Cap 100% Participation	NO Cap 35% Participation	1.90%	0.10%	2.75%	<b>Liquidity</b>	10% of Account Value each year after year 1
<b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>								
							<b>Issue Ages</b>	18-85
							<b>Premium Amounts</b>	\$10,000
							<b>Availability</b>	All Except: NY – Different rates in CA & ID
							<b>Commissions</b>	<b>4.50% (18-75) 3.38% (76-80) 2.25% (81-85)</b>
<b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details!								
Asset Shield 10  American Equity  ↓ Rate Decrease 8/22/24		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Monthly Cap Replacement	Fixed Rate	<b>Surrender Schedule</b>	10 Years 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1% <b>CA is a 9 year surrender</b>
	S&P 500	8.50% Cap 100% Participation	NO Cap 40% Participation	2.00%	0.10%	3.00%	<b>Liquidity</b>	10% of Account Value each year after year 1
<b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>								
							<b>Issue Ages</b>	18-80
							<b>Premium Amounts</b>	\$10,000
							<b>Availability</b>	All Except: NY – Different rates in CA & ID
							<b>Commissions</b>	<b>6.00% (18-75) 4.50% (76-80)</b>
<b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details!								




# Fixed Indexed Annuities



Product	Strategy Rates		Product Features				
ASIA PLUS 7 Year  American National    Rate Increase 11/15/24	Triggered Rate	4.75%	<b>Surrender Schedule</b> 7 Years – 7, 6, 5, 4, 3, 2, 1%  <b>Liquidity</b> 10% of Account Value after year 1 <b>Issue Ages</b> 0- 80 <b>Premium Amounts</b> \$10,000  <b>Availability</b> <b>ALL STATES APPROVED!!</b>  <b>Commissions</b> <b>5.00%(0-75) 4.00% (76-80)</b>	Monthly Cap	2.05%		
	MARC 5% Low Volatility	120% Participation – NO Cap		Nasdaq 100 Annual Cap	9.50%		
	Annual Cap – 100% Part.	9.50%		Annual Cap – 50% Part.	9.50%		
	Annual NO Cap	30% Participation		Fixed Rate	3.75%		
	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 11/15/24	Triggered Rate		5.00%	<b>Surrender Schedule</b> 10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1% California is a 9 year surrender <b>Liquidity</b> 10% of Account Value after year 1 <b>Issue Ages</b> 0- 80 <b>Premium Amounts</b> \$10,000  <b>Availability</b> <b>All Except: IA &amp; OR</b>  <b>Commissions</b> <b>7.00%(0-75) 5.50% (76-80)</b>	Monthly Cap	2.20%
		MARC 5% Low Volatility		125% Participation – NO Cap		Nasdaq 100 Annual Cap	10.00%
		Annual Cap – 100% Part.		10.00%		Annual Cap – 50% Part.	10.00%
Annual NO Cap		35% Participation	Fixed Rate	4.00%			
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							
<b>Includes a 1% Premium Bonus</b>							




# Fixed Indexed Annuities



Product	Strategy Rates							Product Features		
Accumulator 7 F&G    Rate Decrease 10/10/24		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	
		7.25%	N/A	2.30%	7.50%	5.25%		<b>Surrender Schedule</b>	7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender	
	1% Fee	10.00%	NO Cap 45%	3.10%	14.00%	7.00%		<b>Liquidity</b>	10% of Account Value after year 1	
	<b>2 Year Barclays Trailblazer Sector 5 &amp; Global Factor Index Strategy also available</b>								<b>Issue Ages</b>	0 - 85
								<b>Premium Amounts</b>	\$10,000	
								<b>Availability</b>	All Except: CT & NY	
								<b>Commissions</b>	<b>4.50%(0-70) 3.50% (71-80) 2.75% (81-85)</b>	
<b>Notes</b> → 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 8/28/24	1 year Dynamo Part Rate	Annual Trigger Rate	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	Monthly Average Cap	Fixed Rate		<b>Surrender Schedule</b>	10 Years 12,12,12,12,11,10,8,6,4,2%
	190%	7.00%	45% with NO Cap	8.00%	2.15%	11.00%	4.50%		<b>Liquidity</b>	10% of Account Value each year after year 1
									<b>Issue Ages</b>	0-80
									<b>Premium Amounts</b>	\$10,000
								<b>Availability</b>	All Except: NY	
								<b>Commissions</b>	<b>7.00%</b>	
<b>Notes</b> →										
Market Five Index Equitrust    Rate Increase 8/28/24	1 year Dynamo Part Rate	Annual Trigger Rate	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	Monthly Average Cap	Fixed Rate		<b>Surrender Schedule</b>	5 Years 9, 8, 7, 6.5, 5.5%
	100%	6.50%	45% with NO Cap	7.50%	2.00%	9.00%	4.25%		<b>Liquidity</b>	10% of Account Value each year after year 1
									<b>Issue Ages</b>	0-90
									<b>Premium Amounts</b>	\$10,000
								<b>Availability</b>	All Except: NY	
								<b>Commissions</b>	<b>5.00%(0-75) 3.75% (76-80) 2.50% (81-90)</b>	
<b>Notes</b> →										

# Fixed Indexed Annuities



Product	Strategy Rates						Product Features	
Market Power Bonus Equitrust  Rate Decrease 8/28/24	Annual Trigger Rate	Monthly Avg NO Cap	Annual Cap	Monthly Cap	Monthly Avg Cap	Fixed Rate	<b>Guaranteed Return</b>	2.00% on 87.5% of Premium
	5.00%	65% Part Rate	6.00%	1.75%	7.00%	3.25%	<b>Surrender Schedule</b>	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
<b>All Strategies include a 10% Premium Bonus</b> Rates slightly lower when adding Income Rider							<b>Liquidity</b>	10% of Account Value each year after year
							<b>Issue Ages</b>	0-75
							<b>Min. Premium</b>	\$20,000
							<b>Availability</b>	All Except: CA, NY (OR temporarily suspended)
							<b>Commissions</b>	<b>8.00% (7% in 10 year surrender states)</b>
Notes → Optional Income Rider available! All deposits in year one receive the premium bonus.								
Market 10 Bonus Equitrust  Rate Increase 8/28/24	Annual Trigger Rate	Monthly Avg NO Cap	Annual Cap	Monthly Cap	Monthly Average Cap	Fixed Rate	<b>Guaranteed Return</b>	1.00% on 100% of Premium
	5.00%	65% Part Rate	6.00%	1.75%	7.00%	3.25%	<b>Surrender Schedule</b>	10 Years 10,10,10,10,10,9,8,7,6,4%
<b>All Strategies include a 6% Premium Bonus</b> Rates slightly lower when adding Income Rider							<b>Liquidity</b>	10% of Account Value each year after year 1
							<b>Issue Ages</b>	0-80
							<b>Premium Amounts</b>	\$30,000
							<b>Availability</b>	All Except: NY
							<b>Commissions</b>	<b>6.00%</b>
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 8/28/24	Monthly Cap	Annual Cap	Annual Trigger Rate	Monthly Average Cap	Annual NO Cap Part Rate	Fixed Rate	<b>Surrender Schedule</b>	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5%
	2.15%	8.00%	7.00%	11.00%	45%	4.50%	<b>Liquidity</b>	10% of Account Value each year after year 1
							<b>Issue Ages</b>	0-85
							<b>Premium Amounts</b>	\$10,000
							<b>Availability</b>	All Except: NY
							<b>Commissions</b>	<b>5.50% (0-75) 4.125% (76-80) 2.75% (81-85)</b>

# Fixed Indexed Annuities