





Product	Interest Rates				Product Features																																					
Guarantee Shield American Equity  Rate Decrease 8/22/24	<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>3.50%</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>5 Year</td> <td>3.60%</td> <td>3.85%</td> <td>3.85%</td> </tr> </tbody> </table>	Term	Under \$100K	\$100K to \$250K	\$250,000 & over	3 Year	3.50%	3.75%	3.75%	5 Year	3.60%	3.85%	3.85%			Surrender Schedule 3 Years 9,8,7, 5 Years 9,8,7,6,5%																										
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Multi-Select Oxford Life  Rate Increase 11/1/24	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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Multi-Year Guaranteed Rates

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Harbourview Oceanview Life  Rate Increase 11/15/24	Choice of Guarantee Terms <table border="1"> <thead> <tr> <th>Term</th> <th>Under \$80,000</th> <th>Over \$80,000</th> </tr> </thead> <tbody> <tr> <td>2 Year</td> <td>4.55%</td> <td>4.90%</td> </tr> <tr> <td>3 Year</td> <td>4.75%</td> <td>5.10%</td> </tr> <tr> <td>4 Year</td> <td>4.75%</td> <td>5.10%</td> </tr> <tr> <td>5 Year</td> <td>4.80%</td> <td>5.15%</td> </tr> <tr> <td>6 Year</td> <td>5.15%</td> <td>5.50%</td> </tr> <tr> <td>7 Year</td> <td>4.60%</td> <td>4.95%</td> </tr> <tr> <td>10 Year</td> <td>5.05%</td> <td>5.40%</td> </tr> </tbody> </table>	Term	Under \$80,000	Over \$80,000	2 Year	4.55%	4.90%	3 Year	4.75%	5.10%	4 Year	4.75%	5.10%	5 Year	4.80%	5.15%	6 Year	5.15%	5.50%	7 Year	4.60%	4.95%	10 Year	5.05%	5.40%	<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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Multi-Year Guaranteed Rates

Product	Interest Rates				Product Features																						
Preferred Choice Manhattan Life  Rate Decrease 11/19/24	<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>4.20%</td> <td>4.20%</td> <td>4.20%</td> </tr> <tr> <td>5 Year</td> <td>4.30%</td> <td>4.30%</td> <td>4.30%</td> </tr> <tr> <td>6 Year</td> <td>4.35%</td> <td>4.35%</td> <td>4.35%</td> </tr> <tr> <td>7 Year</td> <td>4.40%</td> <td>4.40%</td> <td>4.40%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.20%	4.20%	4.20%	5 Year	4.30%	4.30%	4.30%	6 Year	4.35%	4.35%	4.35%	7 Year	4.40%	4.40%	4.40%	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)	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%
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NOTES → 3 year is only fixed annuity that issues up to age 99!!																											
Premium Preferred Manhattan Life  Rate Decrease 10/16/24	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>4.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>7 Year</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	5 Year	4.00%	4.00%	4.00%	7 Year	4.25%	4.25%	4.25%	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)	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%								
Term	Year 1	Year 2+	Yield																								
5 Year	4.00%	4.00%	4.00%																								
7 Year	4.25%	4.25%	4.25%																								
NOTES → This version includes a Guaranteed Return of Premium with slightly lower guaranteed rates.																											

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Discovery Plus Western United  Rate Increase 11/19/24	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	4.30%	4.30%	4.30%	Liquidity	Accumulated Interest Only & RMD's (Rates lower for 15% free withdrawal version)
	5 Year	4.50%	4.50%	4.50%	Issue Ages	0-84
	7 Year	4.55%	4.55%	4.55%	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 11/19/24	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	4.60%	4.60%	4.60%	Liquidity	10% free withdrawals each year (calendar year, not anniversary year)
	5 Year	4.90%	4.90%	4.90%	Issue Ages	0-84 3 year issues up to age 97
	7 Year	4.95%	4.95%	4.95%	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!					

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