









Product	Strategy Rates						Product Features	
Asset Shield 5 American Equity ↓ Rate Decrease 11/12/25		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Blackrock Annual	Fixed Rate	Surrender Schedule	5 Years 9.2, 9, 8, 7, 6%
	S&P 500	8.00% Cap 100% Participation	NO Cap 40% Participation	1.80%	NO Cap 105% Participation	3.55%		
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Liquidity	10% of Account Value each year after year 1
							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 →								
Asset Shield 7 American Equity ↓ Rate Decrease 11/12/25		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Blackrock Annual	Fixed Rate	Surrender Schedule	7 Years 9.2, 9, 8, 7, 6, 4, 2%
	S&P 500	8.75% Cap 100% Participation	NO Cap 40% Participation	1.90%	NO Cap 105% Participation	3.80%		
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Liquidity	10% of Account Value each year after year 1
							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 →								
Asset Shield 10 American Equity ↓ Rate Decrease 11/12/25		Annual Pt-to-Pt 1	Annual Pt-to-Pt 2	Monthly Cap	Blackrock Annual	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	9.25% Cap 100% Participation	NO Cap 40% Participation	2.00%	NO Cap 105% Participation	3.80%		
S&P Dividend Aristocrats Daily Risk Control Strategy also available								
							Liquidity	10% of Account Value each year after year 1
							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)
Notes → 14% Premium Bonus version with lower rates also available!								

Fixed Indexed Annuities

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ASIA PLUS 7 Year American National  Rate Increase 12/19/25	<table border="1"> <tr> <td>MARC 5% Low Volatility</td> <td>95% Participation – NO Cap</td> </tr> <tr> <td>Nasdaq 100 Annual Cap</td> <td>5.35%</td> </tr> <tr> <td>S&P Annual Cap – 100% Part.</td> <td>6.00%</td> </tr> <tr> <td>Annual NO Cap</td> <td>21% Participation</td> </tr> <tr> <td>Fixed Rate</td> <td>2.65%</td> </tr> </table> <p align="center">Includes a 11% Premium Bonus</p>	MARC 5% Low Volatility	95% Participation – NO Cap	Nasdaq 100 Annual Cap	5.35%	S&P Annual Cap – 100% Part.	6.00%	Annual NO Cap	21% Participation	Fixed Rate	2.65%	<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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Accumulator Plus 7 F&G  Rate Decrease 10/21/25	<table border="1"> <thead> <tr> <th></th> <th>Annual Pt-to-Pt Cap</th> <th>Annual Pt-to-Pt NO Cap</th> <th>Monthly Cap</th> <th>Monthly Average</th> <th>Trigger Rate</th> </tr> </thead> <tbody> <tr> <td></td> <td>8.25%</td> <td>N/A</td> <td>2.55%</td> <td>8.50%</td> <td>5.75%</td> </tr> <tr> <td>1% Fee</td> <td>11.50%</td> <td>NO Cap 50%</td> <td>3.55%</td> <td>16.50%</td> <td>7.50%</td> </tr> </tbody> </table> <p align="center">2 Year Barclays Trailblazer Sector 5 & Global Factor Index Strategy also available</p>		Annual Pt-to-Pt Cap	Annual Pt-to-Pt NO Cap	Monthly Cap	Monthly Average	Trigger Rate		8.25%	N/A	2.55%	8.50%	5.75%	1% Fee	11.50%	NO Cap 50%	3.55%	16.50%	7.50%	<table border="1"> <tr> <td></td> <td>10 year version also available</td> </tr> <tr> <td>Surrender Schedule</td> <td>7 Years – 9, 9, 8, 7, 6, 5, 4% 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 - 85</td> </tr> <tr> <td>Premium Amounts</td> <td>\$10,000</td> </tr> <tr> <td>Availability</td> <td>All Except: CT & NY</td> </tr> <tr> <td>Commissions</td> <td>4.50% (0-70) 3.50% (71-80) 2.75% (81-85)</td> </tr> </table>		10 year version also available	Surrender Schedule	7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender	Liquidity	10% of Account Value after year 1	Issue Ages	0 - 85	Premium Amounts	\$10,000	Availability	All Except: CT & NY	Commissions	4.50% (0-70) 3.50% (71-80) 2.75% (81-85)
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Notes → One of the only products that offers a fee based strategy with higher cap rates Includes Nursing Home & Home Health Care riders																																		




Fixed Indexed Annuities



Product	Strategy Rates							Product Features	
Market Edge Bonus Equitrust  Rate Decrease 3/10/26	1 year MARC 5 Part Rate	Annual Trigger Rate	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	Monthly Average Part Rate (NO Cap)	Fixed Rate	Surrender Schedule	10 years: 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1%
	100%	4.00%	40% (1% Fee)	4.00%	1.50%	45%	2.00%	Liquidity	10% of Account Value each year after year 1
	23% Total Bonus (11% year 1, 4% years 2, 3 & 4)							Issue Ages	0-80
Notes → 4% Bonus years 2 through 4 are on Accumulated value									
Market Value Index Equitrust  Rate Decrease 3/10/26	1 year Dynamo Part Rate	Annual Trigger Rate	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	S&P Dynamic Part Rate	Fixed Rate	Surrender Schedule	10 Years: 12,12,12,12,11,10,8,6,4,2%
	225%	8.00%	70% w/ 1% fee	9.25%	3.00%	85%	5.00%	Liquidity	10% of Account Value each year after year 1
								Issue Ages	0-85
Notes →									
Market Five Index Equitrust  Rate Decrease 3/10/26	1 year Dynamo Part Rate	Annual Trigger Rate	Annual NO CAP Part Rate	Annual Cap	Mthly Cap	S&P Dynamic Part Rate	Fixed Rate	Surrender Schedule	5 Years: 9, 8, 7, 6.5, 5.5%
	100%	6.50%	60% w/ 1% fee	8.50%	2.50%	75%	4.50%	Liquidity	10% of Account Value each year after year 1
								Issue Ages	0-90
Notes →									

Fixed Indexed Annuities



Product	Strategy Rates						Product Features	
Market Power Bonus Equitrust  Rate Decrease 3/10/26	Annual Trigger Rate	Monthly Avg NO Cap	Annual Cap	Monthly Cap	S&P Dynamic Part Rate	Fixed Rate	Guaranteed Return	2.00% on 87.5% of Premium
	5.25%	70% Part Rate	5.75%	2.25%	60%	3.25%	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 15% Premium 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 → All deposits in year one receive the premium bonus.								
Market 10 Bonus Equitrust  Rate Decrease 3/10/26	Annual Trigger Rate	Monthly Avg NO Cap	Annual Cap	Monthly Cap	S&P Dynamic Part Rate	Fixed Rate	Guaranteed Return	1.00% on 100% of Premium
	5.00%	65% Part Rate	5.75%	2.00%	55%	3.25%	Surrender Schedule	10 Years 10,10,10,10,10,9,8,7,6,4%
All Strategies include a 11% Premium Bonus							Liquidity	10% of Account Value each year after year 1
							Issue Ages	0-80
							Premium Amounts	\$30,000
							Availability	All Except: NY
							Commissions	7.00% (0-75) 5.25% (76-80)
Notes → Includes a FREE Return of Premium guarantee. All deposits in the 1st 5 years receive the premium bonus.								
Market Seven Equitrust  Rate Decrease 3/10/26	Monthly Cap	Annual Cap	Annual Trigger Rate	S&P Dynamic Part Rate	Annual NO Cap Part Rate	Fixed Rate	Surrender Schedule	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5%
	2.75%	9.00%	7.00%	80%	65% w/ 1% fee	4.75%	Liquidity	10% of Account Value each year after year 1
							Issue Ages	0-85
							Premium Amounts	\$10,000
							Availability	All Except: NY
							Commissions	5.50% (0-75) 4.125% (76-80) 2.75% (81-85)
Notes → 1% Fee based strategies with higher rates also available								

Fixed Indexed Annuities