

# Indexed Annuities

Effective: 01/31/18

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
<b>Bonus Gold</b>  <b>10% Premium Bonus</b> on all 1st year Premiums  <b>Issue Age</b> 18-80 For FL: 18-64	S&P 500® Annual Monthly Avg w/ PR	-	25%	-	-	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000  <b>For FL:</b> 18-64: \$1,500,000	10% of Contract Value annually, starting yr. 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (16 Years):</b> 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% <sup>6</sup>	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.25%	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	2.00%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index <sup>4</sup>	-	-	3.75%	-				
	Current Fixed Value Rate 1.15% <sup>5</sup>								
For IN Surrender Charges (16 Years): Issue Ages 77-80 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0%									

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
<b>Choice Series with MVA</b>	Choice 10	Cap	PR	Spread <sup>3</sup>	Issue Age	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 90% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$10,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	5% of Contract Value annually, starting yr. 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> Choice Series Version. Available issue ages 50-80. See form 1031-LIBR for details	<b>Choice 10:</b> <b>Surrender Charges (10 Years)<sup>8</sup>:</b> 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0%  <b>Choice 8:</b> <b>Surrender Charges (8 Years)<sup>8</sup>:</b> 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0%  <b>Choice 6:</b> <b>Surrender Charges (6 Years)<sup>8</sup>:</b> 9.20, 8, 7, 5.50, 4, 2.50, 0%
	S&P 500 Annual Pt to Pt w/ PR	-	52%	-	18-80				
	S&P 500 Annual Pt to Pt w/ Cap	5.25%	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% <sup>6</sup>	-	-					
	Volatility Control Index <sup>4</sup>	-	-	1.25%					
	Current Fixed Value Rate 2.10% <sup>5</sup>								
	Choice 8	Cap	PR	Spread <sup>3</sup>	Issue Age				
	S&P 500 Annual Pt to Pt w/ PR	-	50%	-	18-85				
	S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% <sup>6</sup>	-	-					
	Volatility Control Index <sup>4</sup>	-	-	1.25%					
	Current Fixed Value Rate 2.00% <sup>5</sup>								
	Choice 6	Cap	PR	Spread <sup>3</sup>	Issue Age				
	S&P 500 Annual Pt to Pt w/ PR	-	45%	-	18-85				
	S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-					
S&P 500 Monthly Pt to Pt w/ Cap	1.60% <sup>6</sup>	-	-						
Volatility Control Index <sup>4</sup>	-	-	1.50%						
Current Fixed Value Rate 1.90% <sup>5</sup>									

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																											
<b>Choice Series without MVA</b>	<table border="1"> <tr> <td>Choice 10</td> <td>Cap</td> <td>PR</td> <td>Spread<sup>3</sup></td> <td>Issue Age</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>47%</td> <td>-</td> <td rowspan="4">18-80</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/ Cap</td> <td>4.75%</td> <td>-</td> <td>-</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt w/ Cap</td> <td>1.70%<sup>6</sup></td> <td>-</td> <td>-</td> </tr> <tr> <td>Volatility Control Index<sup>4</sup></td> <td>-</td> <td>-</td> <td>1.25%</td> </tr> <tr> <td colspan="5">Current Fixed Value Rate 2.00%<sup>5</sup></td> </tr> </table>					Choice 10	Cap	PR	Spread <sup>3</sup>	Issue Age	S&P 500 Annual Pt to Pt w/ PR	-	47%	-	18-80	S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	S&P 500 Monthly Pt to Pt w/ Cap	1.70% <sup>6</sup>	-	-	Volatility Control Index <sup>4</sup>	-	-	1.25%	Current Fixed Value Rate 2.00% <sup>5</sup>					<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 90% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$10,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> Choice Series Version. Available issue ages 50-80. See form 1031-LIBR for details	<b>Choice 10:</b> <b>Surrender Charges (10 Years)<sup>8</sup>:</b> 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0%  <b>Choice 8:</b> <b>Surrender Charges (8 Years)<sup>8</sup>:</b> 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0%  <b>Choice 6:</b> <b>Surrender Charges (6 Years)<sup>8</sup>:</b> 9.20, 8, 7, 5.50, 4, 2.50, 0%
	Choice 10	Cap	PR	Spread <sup>3</sup>	Issue Age																															
	S&P 500 Annual Pt to Pt w/ PR	-	47%	-	18-80																															
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	Choice 8	Cap	PR	Spread <sup>3</sup>	Issue Age																															
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<table border="1"> <tr> <td>Choice 6</td> <td>Cap</td> <td>PR</td> <td>Spread<sup>3</sup></td> <td>Issue Age</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>40%</td> <td>-</td> <td rowspan="4">18-85</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/ Cap</td> <td>4.50%</td> <td>-</td> <td>-</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt w/ Cap</td> <td>1.50%<sup>6</sup></td> <td>-</td> <td>-</td> </tr> <tr> <td>Volatility Control Index<sup>4</sup></td> <td>-</td> <td>-</td> <td>1.75%</td> </tr> <tr> <td colspan="5">Current Fixed Value Rate 1.80%<sup>5</sup></td> </tr> </table>					Choice 6	Cap	PR	Spread <sup>3</sup>	Issue Age	S&P 500 Annual Pt to Pt w/ PR	-	40%	-	18-85	S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	S&P 500 Monthly Pt to Pt w/ Cap	1.50% <sup>6</sup>	-	-	Volatility Control Index <sup>4</sup>	-	-	1.75%	Current Fixed Value Rate 1.80% <sup>5</sup>									
Choice 6	Cap	PR	Spread <sup>3</sup>	Issue Age																																
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Volatility Control Index <sup>4</sup>	-	-	1.75%																																	
Current Fixed Value Rate 1.80% <sup>5</sup>																																				
<p><b>Choice 10:</b> For CA Surrender Charges (10 Years): 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 1.00, 0.75, 0%</p> <p><b>Choice 8:</b> For CA Surrender Charges (8 Years): 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0%</p> <p><b>Choice 6:</b> For CA Surrender Charges (6 Years): 8.25, 7.25, 6.50, 5.50, 4, 2.50, 0%</p>																																				

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<b>Retirement Gold</b>  <b>8%</b>  Premium Bonus <sup>7</sup> on all 1st year Premiums  <b>Issue Age</b> 18-78	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread <sup>3</sup>	PT	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (10 Years):</b> 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0%  <b>Bonus Vesting (14 Years):</b> 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-								
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-								
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% <sup>6</sup>	-	0%	-								
	S&P 500 Performance Triggered	-	-	-	1.75%								
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-								
	Volatility Control Index <sup>4</sup>	-	-	4.00%	-								
	Current Fixed Value Rate 1.00% <sup>5</sup>												
	<p>For IN: 8% Premium Bonus on 1<sup>st</sup> year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78.                      Issue Ages 74-78: Surrender Charges (10 Years): 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%                      Issue Ages 74-78: Bonus Vesting (10 Years): 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100%</p> <p>For FL:                      Issue Ages 18-64: Surrender Charges (10 Years): 12.50, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0%                      Issue Ages 18-64: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p> <p>For FL:                      Issue Ages 65-78: Surrender Charges (10 Years): 10, 10, 10, 9, 8, 7, 6, 5, 3.50, 2, 0%                      Issue Ages 65-78: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p>												

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<b>Foundation Gold</b>  <b>7%</b> Premium Bonus <sup>7</sup> on all 1st year Premiums  <b>Issue Age</b> 18-80	<b>with LIBR</b>					<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (10 Years)<sup>8</sup>:</b> 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0%  <b>Bonus Vesting (10 Years):</b> 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%
		Cap	PR	Spread <sup>9</sup>	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% <sup>6</sup>	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	2.00%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index <sup>4</sup>	-	-	3.75%	-				
	Current Fixed Value Rate 1.15% <sup>5</sup>								
	<b>without LIBR</b>								
		Cap	PR	Spread <sup>9</sup>	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	30%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.30% <sup>6</sup>	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.50%	-	-	-				
S&P 500 Performance Triggered	-	-	-	2.25%					
Bond Yield w/ Cap & Spread	5.65%	-	2.00%	-					
Volatility Control Index <sup>4</sup>	-	-	3.50%	-					
Current Fixed Value Rate 1.30% <sup>5</sup>									

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<b>Foundation Gold - CA</b>  <b>7%</b> Premium Bonus <sup>7</sup> on all 1st year Premiums  <b>Issue Age</b> 18-80	<b>with LIBR</b>					<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (9 Years):</b> 7.80, 6.95, 6.10, 5.20, 4.30, 3.35, 2.35, 1.35, 0.70, 0%  <b>Bonus Vesting (9 Years):</b> 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%				
	Cap	PR	Spread <sup>3</sup>	PT									
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-								
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-								
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-								
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% <sup>4</sup>	-	-	-								
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-								
	S&P 500 Performance Triggered	-	-	-	1.75%								
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-								
	Volatility Control Index <sup>4</sup>	-	-	4.00%	-								
	Current Fixed Value Rate 1.00% <sup>5</sup>												
	<b>without LIBR</b>												
	Cap	PR	Spread <sup>3</sup>	PT									
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-								
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-								
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-								
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-								
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% <sup>4</sup>	-	-	-								
	10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	-	-								
S&P 500 Performance Triggered	-	-	-	2.00%									
Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-									
Volatility Control Index <sup>4</sup>	-	-	3.75%	-									
Current Fixed Value Rate 1.15% <sup>5</sup>													

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<b>Benefit Gold</b>  <b>5%</b> Premium Bonus on all 1st year Premiums  <b>Issue Age</b> 18-80	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (10 Years):</b> 13.50, 12.25, 11, 9.75, 8.25, 7, 5.50, 4, 2.50, 1, 0%
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% <sup>4</sup>	-	0%	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index <sup>4</sup>	-	-	4.00%	-				
	Current Fixed Value Rate 1.00% <sup>5</sup>								

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<b>California Gold</b>  <b>5%</b> Premium Bonus <sup>7</sup> on all 1st year Premiums  <b>Issue Age</b> 18-80	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread <sup>3</sup>	PT	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (9 Years):</b> 7.95, 7.10, 6.20, 5.30, 4.40, 3.45, 2.50, 1.50, 0.75, 0%  <b>Bonus Vesting (9 Years):</b> 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%
		-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% <sup>6</sup>	-	0%	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index <sup>4</sup>	-	-	4.00%	-				
Current Fixed Value Rate 1.00% <sup>5</sup>									

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
<b>Advantage Gold</b>  <b>5%</b> Premium Bonus on all 1st year Premiums  <b>Issue Age</b> 18-80	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread <sup>3</sup>	PT	<b>MGIR:</b> Currently 1.00% <sup>2</sup>  <b>MGSV:</b> 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR	<b>Minimum Premium:</b> \$5,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic W/D & RMD immediately from Fixed Value <sup>1</sup>  <b>Optional Lifetime Income Benefit Rider:</b> See form 1031-LIBR for details	<b>Surrender Charges (10 Years):</b> 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%
		-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% <sup>6</sup>	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index <sup>4</sup>	-	-	4.00%	-				
Current Fixed Value Rate 1.05% <sup>5</sup>									

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# Indexed Annuities

Effective: 01/31/18

(Rates Subject to Change)

Annuity Contracts and Riders issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC13 E-CPFW, ICC11 IDX4, INDEX-6-07, ICC14 IDX8, ICC17 R-MVA, ICC13 IDX7, CA16 IDX11, INDEX-4-10-FL.3 and state variations thereof. Availability and benefits may vary by state. MVA Rider on Choice Series not available in CA.

<sup>1</sup> Benefit not guaranteed and subject to change.

<sup>2</sup> MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

<sup>3</sup> Spread is the same as Asset Fee as described in the Contract.

<sup>4</sup> S&P 500<sup>®</sup> Dividend Aristocrats<sup>®</sup> Daily Risk Control 5% Index

<sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 1%.

<sup>6</sup> Monthly Cap

<sup>7</sup> Bonus Vesting Schedule Applies

<sup>8</sup> Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate

MGSV = Minimum Guaranteed Surrender Value

PR = Participation Rate

PT = Performance Triggered

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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# Fixed Annuities

Effective: 01/31/18

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals <sup>3</sup>	Schedule(s)	
<p><b>RateShield Series</b></p> <p><b>5%</b></p> <p>Premium Bonus<sup>4</sup> on all 1st year Premiums for Rateshield 10+</p> <p><b>Issue Age</b> 18-80</p>	<b>RateShield 10+</b>		<p><b>Minimum Premium:</b> \$5,000</p> <p><b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p>	<p>10% of Contract Value Annually, Starting Year 2. Systematic W/D &amp; RMD immediately from Fixed Value<sup>1</sup></p> <p><b>Optional Lifetime Income Benefit Rider:</b> ICC16 R-LIBR-FS. See form 1031-LIBR for details</p>	<p><b>RateShield 10+</b> <b>Surrender Charges (10 Years):</b> 9.10, 9.10, 8.50, 7.50, 6.50, 5.50, 4.50, 3.40, 2.30, 1.10, 0%</p> <p><b>Bonus Vesting:</b> 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%</p> <p><b>RateShield 10:</b> <b>Surrender Charges (10 Years):</b> 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 3.10, 2.10, 1, 0%</p> <p><b>RateShield 7:</b> <b>Surrender Charges (7 Years):</b> 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 0%</p>	
	Non-MVA	1.45%				<p><b>MGSV-MGIR:</b> Currently 1.00%<sup>2</sup></p> <p><b>MGSV:</b> 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR</p>
	MVA <sup>3</sup>	1.65%				
	<b>RateShield 10</b>					
	Non-MVA	1.95%				
	MVA <sup>3</sup>	2.15%				
	<b>RateShield 7</b>					
	Non-MVA	1.80%				
	MVA <sup>3</sup>	1.95%				
	<p><b>RateShield 10+:</b> For FL <b>Surrender Charges (10 Years):</b> 9.10, 9.60, 8.70, 7.70, 6.60, 5.50, 4.50, 3.40, 2.30, 1.10, 0%</p> <p><b>Bonus Vesting (10 Years):</b> 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%</p> <p><b>RateShield 7:</b> For FL <b>Surrender Charges (7 Years):</b> 9.20, 9.20, 8, 6.75, 5.50, 4.25, 2.75, 0%</p>					

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# Fixed Annuities

Effective: 01/31/18

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals <sup>3</sup>	Schedule(s)
<b>Guarantee Series</b>  <b>Issue Age</b> 18-85	<b>Guarantee 5</b>	<b>2.30%</b>	MGSV-MGIR: Currently 1.00% <sup>2</sup>  MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	<b>Minimum Premium:</b> \$10,000  <b>Maximum Premium:</b> 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	An annual withdrawal for any amount up to the Interest credited that Contract year. Systematic withdrawal and RMD immediately <sup>1</sup>	<u>Guarantee 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0%  <u>Guarantee 6</u> Surrender Charges (6 Years): 9, 8, 7, 6, 5, 4, 0%  <u>Guarantee 7</u> Surrender Charges (7 Years): 9, 8, 7, 6, 5, 4, 3, 0%
	<b>Guarantee 6</b>	<b>2.45%</b>				
	<b>Guarantee 7</b>	<b>2.60%</b>				
	<u>Guarantee 5</u> For CA Surrender Charges (5 Years): 8, 7, 6, 5, 4, 0%  <u>Guarantee 6</u> For CA Surrender Charges (6 Years): 8, 7, 6, 5, 4, 3, 0%  <u>Guarantee 7</u> For CA Surrender Charges (7 Years): 8, 7, 6, 5, 4, 3, 2, 0%					

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# Fixed Annuities

Effective: 01/31/18

(Rates Subject to Change)

Product	Income Options <sup>5</sup>	Premium	Payout Mode Options
<b>Immediate Annuity</b>  <b>Issue Age</b> 18-90	Period Certain (5-25 years only) <sup>6</sup>	Minimum Premium: \$10,000  Maximum Premium: 18-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000 81-90: \$250,000	Monthly
	Life Only		Quarterly
	Life with Period Certain		Semi-Annually
	Joint and Survivor		Annually
	Joint and Survivor with Period Certain		

Annuity Contract and Rider issued under form series ICC16 BASE-FXD, ICC16 FXD-2, ICC16 BASE-FXD-B, ICC16 FXD-3, ICC16 R-MVA, ICC13 MYGA, ICC15 SPIA, ICC16 R-LIBR-FS and state variations thereof. Availability and benefits may vary by state.

<sup>1</sup> Benefit not guaranteed and subject to change.

<sup>2</sup> MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

<sup>3</sup> Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

<sup>4</sup> Bonus Vesting Schedule Applies.

<sup>5</sup> See disclosure for state specific variations.

<sup>6</sup> 5-9 year period certain not available in CA, ME, NV, SD, WV, or WY.

Riders: The NCR-100 and TIR-100 are available on the RateShield Series and Guarantee Series.

Form number and availability may vary by state.

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# Annuity Approval Chart

Effective: 01/31/18

(Rates Subject to Change)

STATE	AK	AL	AR	AZ	CA <sup>+</sup>	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO
<b>BONUS GOLD</b>		X	X	X		X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		X
<b>RETIREMENT GOLD</b>		X	X	X		X		X		INDEX-4-10	X	X	X	X	X	X	X	X	X	X	X	X	X		X
<b>FOUNDATION GOLD</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>CHOICE SERIES</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>ADVANTAGE GOLD</b>		X	X	X		X		X			X	X	X	X	X	X	X	X	X	X	X	X	X		X
<b>BENEFIT GOLD</b>	X						X																	X	
<b>WELLBEING BENEFIT</b>	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>INDEXING INCOME BENEFIT</b>	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 7</b>	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 10</b>	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 10+</b>	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>GUARANTEE SERIES</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>IMMEDIATE ANNUITY</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

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# Annuity Approval Chart

Effective: 01/31/18

(Rates Subject to Change)

STATE	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
<b>BONUS GOLD</b>	X		X	X	X	X		X						X	X	X	X			X	X		X	X	X
<b>RETIREMENT GOLD</b>	X	X	X	X	X	X		X						X		X	X			X	X		X	X	X
<b>FOUNDATION GOLD</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>CHOICE SERIES</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>ADVANTAGE GOLD</b>	X	X	X	X	X	X		X						X	X	X	X			X	X		X	X	X
<b>BENEFIT GOLD</b>							X		X	X	X	X						X	X			X			
<b>WELLBEING BENEFIT</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>INDEXING INCOME BENEFIT</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 7</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 10</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>RATESHIELD 10+</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>GUARANTEE SERIES</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>IMMEDIATE ANNUITY</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

## X Approved

+ California Gold (CA16 IDX11) also available in California.

Annuity Contract and Rider issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, INDEX-6-07, ICC14 IDX8, ICC13 IDX7, ICC17 R-LIBR-W-FCP, ICC16 R-LIBR-IDX, ICC16 FXD-2, ICC16 FXD-3, ICC13 MYGA, ICC15 SPIA and state variations thereof. Availability, benefits and form numbers may vary by state.

See individual contract descriptions and your commission schedule for details.

ICC17 R-LIBR-FCP available on all indexed products, except the Foundation Gold and Choice Series. 14 R-LIBR in CA. ICC16 R-LIBR-FS available on RateShield Series. Lifetime Income Benefit Rider-Choice Series Version (ICC14 R-LIBR) available on Choice Series (ICC14 IDX8). The LIBR with Wellbeing Benefit for the Choice Series products is not available in CA, CT, DE, HI, ID, IL, MN, MO or WA. NCR-100 available on all products except SPIA. ICC17 R-LIBR-FSP and ICC17 R-LIBR-W-FSP available on the Foundation Gold. NCR-4 in CA, NCR-2 in PA; not available in MA or SD. TIR-100 available on all products except SPIA. TIR-1 in TX; not available in MA or SD. 12 R-EBR.1 available in SD on all products except SPIA. Form number and availability may vary by state.

The optional MVA Rider for the Choice Series products is not available in CA.



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01PP1031 01.31.18

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