



Guaranteed Rate Annuities January 26, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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American Equity Investment Life Insurance Company Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong

Guarantee Series (SPDA) ICC13 MYGA		Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract year Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 \$500,000 ages 81-85 STATES NOT APPROVED: NY	Issue Ages: 18-85 Q/NQ Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (6 Year) 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA Different in CA * Riders: NCR-100, TIR-100 DB = AV	3.00% Ages 18-75 2.10% Ages 76-80 1.50% Ages 81-85
Guarantee 5	2.30%			
Guarantee 6	2.45%			
Guarantee 7	2.60%			

*Rider provisions may vary by state. NCR-4 in CA, NCR-2 in PA, TIR-1 in TX.

American General Life Insurance Company

A.M. Best (A) Excellent S&P (A+) Strong

American Pathway Solutions[®] MYG (SPDA)			Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: IA, MN, MO, SC 10 Year NOT APPROVED: NY	Issue Ages: 0-85 Q/NQ * Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/-MVA <i>Client has a 30 day window following the end of the guaranteed rate period to move their money w/out the MVA or surrender charge applying.</i>	5 Year 1.50% Ages 0-75 0.75% Ages 76-85 6, 7, 10 Year 2.00% Ages 0-75 1.00% Ages 76-85
	Less than \$100,000	\$100,000 +			
5 Year Guarantee	2.50%	2.80%			
6 Year Guarantee	2.50%	2.80%			
7 Year Guarantee	2.70%	3.00%			
10 Year Guarantee	2.70%	3.00%			

*Surrender Charges may vary in NY.

American National Insurance Company

A.M. Best (A) Superior S&P (A+) Strong

Palladium[®] MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA no MVA in CA, NY, OR, PA (EID in VA, VT, WA) <i>If client selects 3, 4, 5, 6, 7, 8 or 9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i>	5, 6, 7 & 8 Year 2.50% 9 Year 3.00% 10 Year 4.00% Ages 80+ Reduced
	1st Year	Base Rate	Effective Yield			
5 Year Guarantee	3.20%	2.20%	2.40%			
6 Year Guarantee	2.60%	2.60%	2.60%			
7 Year Guarantee	3.55%	2.55%	2.69%			
8 Year Guarantee	2.75%	2.75%	2.75%			
9 Year Guarantee	4.60%	2.60%	2.82%			
10 Year Guarantee	3.75%	2.75%	2.85%			

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time.

For Agent Use Only - Not for dissemination to the public. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity contract for complete details. **Rider Abbreviations:** FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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Athene Annuity and Life Company - West Des Moines, IA A.M. Best (A) Excellent (2nd highest of 15) S&P (A-) Strong (3rd highest of 15)

Athene MaxRate® (FPDA)		Free Withdrawal: 10% of Purchase payments in first year. Minimum Premium: \$5,000 Q/NQ \$1,000 min. additional premium Maximum Premium: \$1,000,000 STATES NOT APPROVED: * STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	Issue Ages:	3 Year
Less than \$100,000	\$100,000 +		3 Year 0-85 Q/NQ 5, 7 Year 0-83 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 10 - 0% +/- MVA (5 Year) 10 - 10 - 10 - 10 - 10 - 0% +/- MVA (7 Year) 10 - 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA ** Riders: NCR, TIR DB = AV	1.30% Ages 0-75 0.90% Ages 76-80 0.40% Ages 81 + 5 Year 2.00% Ages 0-75 1.80% Ages 76-80 1.10% Ages 81 + 7 Year 2.50% Ages 0-75 2.25% Ages 76-80 1.30% Ages 81 +
3 Year	1.50% 1.65%			
5 Year	2.35% 2.50%			
7 Year	2.45% 2.60%			

*Rates and Surrender Charges may vary in these states. **Rider availability may vary by state.

EquiTrust Life Insurance Company® A.M. Best (B++) Good S&P (BBB+) Good

Certainty Select® (SPDA)			Free Withdrawal: Cumulative interest beginning immediately Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages:	3 Year	
	1st Year	Years 2 +		Effective Rate	0-90 Q/NQ	
3 Year Guarantee	2.25%	2.25%		2.25%	Surrender Charges: (3 Year) 10 - 10 - 9 - 0% +/- MVA (5 Year) 10 - 10 - 9 - 9 - 8 - 0% +/- MVA (6 Year) 10 - 10 - 9 - 9 - 8 - 8 - 0% +/- MVA 8 Year 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 0% +/- MVA (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 6 - 5 - 0% +/- MVA Different in AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (no MVA in CA, VT)	2.00% Ages 0-80 1.50% Ages 81-90 5, 6, 8 & 10 Year 3.00% Ages 0-80 2.25% Ages 81-90
5 Year Guarantee	2.60%	2.60%		2.60%		
6 Year Guarantee	2.75%	2.75%		2.75%		
8 Year Guarantee	2.85%	2.85%		2.85%		
10 Year Guarantee	3.00%	3.00%	3.00%	* Riders: NCR, TIR DB = AV		

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2014 contracts. *NCR not available in MA. TIR not available in HI, PA.

Fidelity & Guaranty Life Insurance Company A.M. Best (B++) Good S&P (BBB-) Good

FGGuarantee - Platinum FGL SPDAMY-06 (2001) et al.			Free Withdrawal: Accumulated Interest Minimum Premium: \$20,000 NQ/Q Maximum Premium: \$600,000 w/o home office approval STATES NOT APPROVED: AL, MS, NY	Issue Ages:	3 Year	
					0-90 NQ 18-90 Q	1.50%
3 Year Term	1.25%	Years 1-3			Surrender Charges: (3 Year) 9 - 8 - 7 - 0% +/- MVA (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA The surrender charge is waived during the first 30 days of any renewal period. Different in CA, NJ	5 Year 2.00% 7 Year 3.25%
5 Year Term	3.25%	Years 1-5			Riders: NCR, TIR DB = AV	Ages 80+ Reduced 50%
7 Year Term	2.05%	Years 1-7				

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of March 29, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

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Great American Life Insurance Company®

A.M. Best (A) Excellent

S&P (A+) Strong

SecureGain 5SM (SPDA) P1088011NW .25% First Year Interest Rate Bonus! 1st Year Rate: 2.40% Effective Yield: 2.40% Guaranteed Escalating Rate: Year 2 Year 3 Year 4 Year 5 2.25% 2.35% 2.45% 2.55%	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA * Riders: NCR, TIR DB = AV	2.50% Ages up to 80 1.50% Ages 81-89
For contracts over \$100,000 - 15 basis points added to all rates. No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features. *Rider availability may vary by state.			
SecureGain 7SM (SPDA) P1088111NW 1% First Year Interest Rate Bonus! 1st Year Rate: 2.75% Effective Yield: 2.64% Guaranteed Escalating Rate: Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 2.00% 2.25% 2.50% 2.75% 3.00% 3.25%	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA * Riders: NCR, TIR DB = AV	3.50% Ages up to 80 1.50% Ages 81-85
For contracts over \$100,000 - 15 basis points added to all rates. No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features. *Rider availability may vary by state.			

Guggenheim Life and Annuity Company

A.M. Best (B++) Good

Preserve Multi-Year Guaranteed Annuity (SPDA) up to \$249,999 \$250,000+	Free Withdrawal: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years. Systematic withdrawals of monthly interest as earned or automatic RMD for qualified plans. Minimum Premium: \$10,000 NQ - \$5,000 Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 7 - 6 - 5 - 0% +/- MVA (4 Year) 7 - 6 - 5 - 4 - 0% +/- MVA (5 Year) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA (6 Year) 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA (7 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA (8 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 0% +/- MVA (9 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0% +/- MVA (10 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0.75 - 0% +/- MVA no MVA in DE Riders: NCR, TIR DB = AV	3 Year 1.00% Ages 0-80 0.75% Ages 81-85 0.50% Ages 86-90 4 Year 1.75% Ages 0-80 1.31% Ages 81-85 0.88% Ages 86-90 5, 6, 7, 8 & 9 Year 2.50% Ages 0-80 1.88% Ages 81-85 1.25% Ages 86-90 10 Year 3.00% Ages 0-80 2.25% Ages 81-85 1.50% Ages 86-90 Different years 4-10 in DE
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The Preserve Multi-Year Guaranteed Annuity and/or certain product features may not be available in all states. The contract is issued on form number GLA-MYGA-01 (2011) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

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North American Company For Life and Health Insurance® A.M. Best (A+) Superior S&P (A+) Strong

North American Guarantee ChoiceSM (SPDA)		<p>Penalty-Free Withdrawal:</p> <p>Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.</p> <p>Minimum Premium: \$10,000 NQ - \$2,000 Q</p> <p>Maximum Premium: \$3,000,000 w/o home office approval</p> <p>North American Guarantee ChoiceSM II: CA (with modified rates and features - call for details)</p> <p>STATES NOT APPROVED: NY 6-10 Year not approved: CA, DE, FL</p>	<p>Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK</p> <p>Surrender Charges: (3 Year) 9.3-8.4-7.5-0% +/- MVA (4 Year) 9.3-8.4-7.5-6.6-0% +/- MVA (5 Year) 9.3-8.4-7.5-6.6-5.7-0% +/- MVA (6 Year) 9.3-8.4-7.5-6.6-5.7-4.75-0% +/- MVA (7 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-0% +/- MVA (8 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-0% +/- MVA (9 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0% +/- MVA (10 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0.95-0% +/- MVA <i>Different in CA</i></p> <p>Riders: NCR</p> <p>DB = AV</p>	<p>3 & 4 Year 1.50% Ages 0-80 Reduced for Ages 81+</p> <p>5 & 6 Year 2.00% Ages 0-80 Reduced for Ages 81+</p> <p>7 & 8 Year 2.50% Ages 0-80 Reduced for Ages 81+</p> <p>9 & 10 Year 3.00% Ages 0-80 Reduced for Ages 81+</p>
up to \$199,999 \$200,000 +				
Guarantee Choice 3	1.45% 1.75%			
Guarantee Choice 4	1.70% 1.90%			
Guarantee Choice 5	2.25% 2.50%			
Guarantee Choice 6	2.10% 2.35%			
Guarantee Choice 7	2.25% 2.50%			
Guarantee Choice 8	2.45% 2.65%			
Guarantee Choice 9	2.55% 2.75%			
Guarantee Choice 10	2.65% 2.85%			

The minimum guaranteed interest rate is 0.25%. Interest rates as of December 12, 2017 and are subject to change at anytime. North American Guarantee ChoiceSM is issued on ICC-17/NA1011A (contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and its features may not be available in all states.

Mutual of Omaha Insurance Company A.M. Best (A+) Superior S&P (A+) Strong

Ultra-Secure[®] Plus (SPDA)		<p>Free Withdrawal: 10% annual withdrawal - available immediately.</p> <p>Minimum Premium: \$5,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-89 Q/NQ</p> <p>Surrender Charges: (5 Year) 6 - 6 - 6 - 6 - 5 - 0% +/- MVA (7 Year) 6 - 6 - 6 - 6 - 5 - 4 - 3 - 0% +/- MVA</p> <p>Riders: TIR, UW DB = AV</p>	<p>4.00% Ages 0-75</p> <p>3.00% Ages 76-80</p> <p>2.00% Ages 81+</p>
5 Year Guarantee	1.95% Years 1 - 5			
7 Year Guarantee	2.20% Years 1 - 7			

Many unique riders along with Return of Purchase payment. Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

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