



Fixed Index Annuities May 4, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal ¹ /Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission ²
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Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017.)⁴
S&P (AA) Very Strong (3rd highest of 21, affirmed December, 2017.)⁴

Allianz 222[®] Annuity (FPDA for 1 year) C54370-MVA, R95352-MVA						20% Protected Income Value Bonus** - All 1st Year Premiums PIV includes 50% interest bonus for life of the contract. Free Withdrawal: In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA (May vary by state) Riders: <i>Allianz Income Multiplier NCR, DBR & FWR ***</i>	Opt. A Ages 0-75 6.50% 1st Yr Ages 76-80 4.50% 1st Yr <i>Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.</i>
Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Spread	Annual Pt to Pt Par Rate*	Monthly Avg. Spread			
NASDAQ-100 [®] Index	1.50%	3.00%	N/A	N/A	N/A			
S&P 500 [®] Index	1.50%	3.00%	N/A	N/A	N/A			
Russell 2000 [®] Index	1.80%	3.00%	N/A	N/A	N/A			
BlackRock iBLD Claria [™] Index ⁵	N/A	3.00%	3.10%	50%	N/A			
Bloomberg US Dynamic Balance Index II	N/A	3.25%	3.20%	50%	N/A			
PIMCO Tactical Balanced Index	N/A	3.00%	3.10%	50%	N/A			
Blended Index ³	N/A	3.25%	N/A	N/A	2.25%			
Fixed Account Rate	1.70%	(BlackRock iBLD Claria not avail. in CA, IA, OR)						

*Not available in CA and OR. ** The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the bonus, the contract must be held for at least 10 contract years, and then lifetime income withdrawals must be taken. You will not receive the bonus if the contract is fully surrendered, or if traditional annuitization payments are taken. If it is partially surrendered, the PIV will be reduced proportionally, which could result in a partial loss of bonuses. 150% Par-Rate guaranteed for PIV. Income withdrawals are considered partial withdrawals and are subject to ordinary income tax and, if taken prior to 59^{1/2}, a 10% federal additional tax. Because this is a bonus annuity, it may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature. 100% Par-Rate guaranteed for life of contract for annual point-to-point with a cap, annual point-to-point with a spread, and monthly sum crediting methods. The participation rate for annual point-to-point with a participation rate is declared annually. Minimum guarantee is 87.5% of total premium paid, less any withdrawals, accumulated at a rate of 1.35% for the first 10 contract years, then a minimum of 1% thereafter (varies by state). Caps/spreads guaranteed for one year. Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%. Min. annual point-to-point participation rate is 10%.

Allianz 360SM Annuity (FPDA for 1 year) C54370-MVA, R95316-MVA						25% Interest Bonus - Life of the contract, prior to withdrawals. Free Withdrawal: In the contract year following the most recent premium received, 10% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value. Minimum Premium: \$20,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 10 - 8.75 - 7.5 - 6.25 - 5 - 3.75 - 2.5 - 1.25 - 0% +- MVA (May vary by state) Riders: <i>360 Benefit Rider NCR, FWR ***</i> DB = AV	Opt. A Ages 0-75 6.50% 1st Yr Ages 76-80 4.50% 1st Yr <i>Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.</i>
Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Spread	Annual Pt to Pt Par Rate*	Monthly Avg. Spread			
NASDAQ-100 [®] Index	2.00%	4.50%	N/A	N/A	N/A			
S&P 500 [®] Index	2.00%	4.50%	N/A	N/A	N/A			
Russell 2000 [®] Index	2.40%	4.50%	N/A	N/A	N/A			
BlackRock iBLD Claria [™] Index ⁵	N/A	5.00%	1.85%	67.50%	N/A			
Bloomberg US Dynamic Balance Index II	N/A	5.25%	1.95%	67.50%	N/A			
PIMCO Tactical Balanced Index	N/A	5.00%	1.85%	67.50%	N/A			
Blended Index ³	N/A	5.00%	N/A	N/A	1.00%			
Fixed Account Rate	2.40%	(BlackRock iBLD Claria not avail. in CA, IA, OR)						

*Not available in CA and OR. Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus, and a partial loss of principal (premium). Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate of 1.35% for the first 10 years, then a minimum of 1% thereafter (varies by state). Caps/spreads/participation rates guaranteed for one year. Most states: Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. for fixed interest is 0.10%. 100% participation rate guaranteed for the life of the contract for annual point-to-point with a cap, annual point-to-point with a spread, and monthly sum crediting methods. The participation rate for annual point-to-point with a participation rate is declared annually.

*** Flexible Withdrawal Benefit (FWR) is available at issue only for additional cost. Death benefit, surrender charges, rider availability and commission schedule may vary by state. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America. Contracts issued by Allianz Life Insurance company of North America.

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Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017.)⁴
(AA) Very Strong (3rd highest of 21, affirmed December, 2017.)⁴

S&P

Allianz Accumulation AdvantageSM Annuity (FPDA for 1 year) C64237-MVA

Index	Monthly Sum	Annual Pt to Pt Cap	Annual Pt to Pt Par Rate
S&P 500 [®] Index	2.30%	5.00%	N/A
BlackRock iBLD Claria [™] Index ⁵	N/A	6.50%	80%
Bloomberg US Dynamic Balance Index II	N/A	6.75%	80%
PIMCO Tactical Balanced Index	N/A	6.50%	80%
Fixed Account Rate	2.65	(BlackRock iBLD Claria not avail. in IA)	

Free Withdrawal:
In the contract year following the most recent premium received, 5% of paid premium is available each year in one or more free withdrawals, up to a lifetime maximum of 100% of the cash surrender value.

Minimum Premium: \$20,000 NQ/Q
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
CA, NJ, OR, SC, UT

Issue Ages:
0-80 Q/NQ
Surrender Charges:
(10 Year) 9.3 - 8.85 - 7.9 - 6.95 - 5.95 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA
(May vary by state)

Riders:
NCR, FAO *

DB = AV

Opt. A
Ages 0-75
6.00% 1st Yr
Ages 76-80
4.00% 1st Yr
Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.

Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus. The bonus is credited each year the selected allocations earn interest. During the first 10 contract years, we will apply a surrender charge if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and Fixed Interest interest bonus, and a partial loss of principal (premium). Minimum guarantee is 87.5% of premium, less any withdrawals, accumulated at a rate of 1.00% (varies by state). Caps/spreads/participation rates guaranteed for one year. Most states: Min. monthly cap is 0.50%. Min. annual cap is 0.25%. Max. annual spread is 12%. Min. annual participation rate is 10%. Min. for fixed interest is 0.10%. 100% participation rate guaranteed for the life of the contract for annual point-to-point with a cap, annual point-to-point with a spread, and monthly sum crediting methods. The participation rate for annual point-to-point with a participation rate is declared annually.

* Flexible Annuity Option (FAO), Nursing Home Confinement (NCR) are available at issue only at no additional cost. Death benefit, surrender charges, rider availability and commission schedule may vary by state. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance company of North America. Contracts issued by Allianz Life Insurance company of North America.

American Equity Investment Life Insurance Company Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong

Choice Series ICC14 IDX8* (FPDA)

Below rates are with
Optional MVA Rider

		Cap Par Rate Asset Fee		
		Cap	Par Rate	Asset Fee
Choice 6 ICC14 IDX8-6	S&P 500 [®] Annual Pt-to-Pt w/PR	N/A	45%	N/A
	S&P 500 [®] Annual Pt-to-Pt w/Cap	4.75%	N/A	N/A
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.60%	N/A	N/A
	Volatility Control Index ⁶	N/A	N/A	1.50%
	Fixed Value Rate	1.90%		
Choice 8 ICC14 IDX8-8	S&P 500 [®] Annual Pt-to-Pt w/PR	N/A	50%	N/A
	S&P 500 [®] Annual Pt-to-Pt w/Cap	5.00%	N/A	N/A
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.70%	N/A	N/A
	Volatility Control Index ⁶	N/A	N/A	1.25%
	Fixed Value Rate	2.00%		
Choice 10 ICC14 IDX8-10	S&P 500 [®] Annual Pt-to-Pt w/PR	N/A	52%	N/A
	S&P 500 [®] Annual Pt-to-Pt w/Cap	5.25%	N/A	N/A
	S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.80%	N/A	N/A
	Volatility Control Index ⁶	N/A	N/A	1.25%
	Fixed Value Rate	2.10%		

Free Withdrawal:
5% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.

Minimum Premium:
\$10,000 Q/NQ
(\$1,000 minimum per allocation)

Maximum Premium:
\$1,500,000, ages 18-69
\$1,000,000, ages 70-74
\$750,000 ages 75-80

Choice 6, 8- \$500,000 ages 81-85

STATES NOT APPROVED:
NY
MVA NOT APPROVED:
CA, NY

NOTE: Choice Series products are excluded from all incentives, including Gold Eagle program

Issue Ages:
Choice 6 & Choice 8
18-85 Q/NQ
Choice 10
18-80 Q/NQ

Surrender Charges:
Choice 6
(6 Year) 9.20 - 8 - 7 - 5.50 - 4 - 2.50 - 0%
+/- MVA

Choice 8
(8 Year) 9.2 - 8.25 - 7.25 - 6.5 - 5.5 - 4.5 - 3.5 - 2.5 - 0%
+/- MVA

Choice 10
(10 Year) 9.2 - 8.25 - 7.25 - 6.5 - 5.5 - 4.5 - 3.5 - 2.5 - 1.5 - 0.5 - 0%
+/- MVA

Riders:
NCR-100**, TIR-100**
Lifetime Income Benefit
(not available for issue ages 81-85)

Optional MVA
DB = AV

Choice 6
4.00%
Ages 18-75
3.00%
Ages 76-80
2.00%
Ages 81-85
Choice 8
5.00%
Ages 18-75
3.75%
Ages 76-80
2.50%
Ages 81-85
Choice 10
6.00%
Ages 18-75
4.50%
Ages 76-80

¹Form number may vary by state. MGSV equals 90% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually. MGIR (currently 1.00%) is set at issue, guaranteed for life of contract and applies to MGSV only. Asset fee rate is subject to change, declared each contract anniversary and guaranteed to never be more than 10%. Caps are set at issue, adjusted annually and never less than 1% for the Monthly Pt-to-Pt and the Annual Pt-to-Pt. The Par Rate will never be less than 10% on the Annual Pt-to-Pt. Fixed Value min. guaranteed interest rate is 1%. ** The NCR-100 and TIR-100 are available at no cost to Annuitants issue ages under 75, form number, availability and provisions may vary by state. See state specific disclosure for details.

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American Equity Investment Life Insurance Company, Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong

Bonus Gold INDEX-1-07* (FPDA)			10% Premium Bonus - All 1st Year Premiums		<p>Issue Ages: 18-80 Q/NQ 18-64 in FL</p> <p>Surrender Charges: (16 Year) 20 - 19.5 - 19 - 18.5 - 18 - 17.5 - 17 - 16 - 15 - 14 - 12 - 10 - 8 - 6 - 4 - 2 - 0% no MVA Different in DE & OK</p> <p>Riders: Lifetime Income Benefit NCR-100**, TIR-100**</p> <p style="text-align:center;">DB = AV</p>	<p>Ages 18-75</p> <p>6.00% Year 1</p> <p>1.00% Year 2</p> <p>1.00% Year 3</p> <p>Ages 76-80</p> <p>4.50% Year 1</p> <p>.75% Year 2</p> <p>.75% Year 3</p> <p style="font-size: small;">Commissions listed above in years 2 & 3 are for premium received in 1st year.</p>	
Cap	Par Rate	Asset Fee	<p>Free Withdrawal:</p> <p>10% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.</p> <p>Minimum Premium: \$5,000 Q/NQ</p> <p>Maximum Premium: \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 \$750,000 ages 75-80</p> <p>Issued as INDEX-1-05 in DE, INDEX-7-05 in OK (Rates may vary)</p> <p>STATES NOT APPROVED: AK, CA, CT, MN, MT, NJ, NV, NY, OH, OK, OR, PA, TX, UT, WA</p>				
S&P 500 [®] Monthly Average w/Par-Rate	N/A	25%					N/A
S&P 500 [®] Monthly Average w/Cap	2.25%	N/A					0%
Dow Jones [®] Monthly Average w/Cap	2.25%	N/A					0%
Dow Jones [®] Annual Pt-to-Pt w/Cap	2.25%	N/A					0%
S&P 500 [®] Annual Pt-to-Pt w/Par-Rate	N/A	15%					N/A
S&P 500 [®] Annual Pt-to-Pt w/Cap	2.25%	N/A					0%
S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.20%	N/A					0%
10-Year US Treasury Bond	2.25%	N/A					0%
Bond Yield with Cap	5.15%	N/A					2.00%
Volatility Control Index ⁶	N/A	N/A					3.75%
Fixed Value Rate 1.15%	S&P 500 [®] Performance Trigger 2.00%						

*Form number may vary by state. MGSV equals 80% of 1st year premium, plus premium bonus plus 87.5% of any additional premium, less withdrawal proceeds, at MGIR, compounded annually. MGIR (currently 1.00%) is set at issue, guaranteed for life of contract and applies to MGSV only. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% min. for the Monthly Pt-to-Pt, and the Par Rate will never be less than 10%. Fixed Value min. guaranteed interest rate is 1%. ** The NCR-100 and TIR-100 are available at no cost to Annuitants issue ages under 75, form number, availability and provisions may vary by state. See state specific disclosure for details.

Foundation Gold ICC11 IDX3 (FPDA)			7% Premium Bonus - All 1st Year Premiums		<p>Issue Ages: 18-80 Q/NQ</p> <p>Surrender Charges: (10 Year) 9 - 8.25 - 7.25 - 6.25 - 5.25 - 4.25 - 3.25 - 2.25 - 1 - 0.5 - 0% +/- MVA Different in CA</p> <p>** Riders: Lifetime Income Benefit (LIBR) NCR-100, TIR-100</p> <p style="text-align:center;">DB = AV</p>	<p>5.50% Year 1</p> <p>1.00% Year 2</p> <p>1.00% Year 3</p> <p>Different in CA</p> <p>Ages 76-80</p> <p>4.15% Year 1</p> <p>.75% Year 2</p> <p>.75% Year 3</p> <p>Different in CA</p> <p style="font-size: small;">Commissions listed above in years 2 & 3 are for prem. received in 1st year.</p>	
Below rates are without Optional LIBR Rider			<p>Bonus Vesting Schedule: (10 Year) 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% Different in CA</p> <p>Free Withdrawal:</p> <p>5% of Contract Value annually, starting in year 2. Systematic W/D & RMD immediately from Fixed Value.</p> <p>Minimum Premium: \$5,000 Q/NQ</p> <p>Maximum Premium: \$1,500,000, ages 18-69 \$1,000,000, ages 70-74 - \$750,000 ages 75-80</p> <p>STATES NOT APPROVED: NY</p>				
Cap	Par Rate	Asset Fee					
S&P 500 [®] Monthly Average w/Par-Rate	N/A	30%					N/A
S&P 500 [®] Monthly Average w/Cap	2.50%	N/A					N/A
S&P 500 [®] Annual Pt-to-Pt w/Par-Rate	N/A	20%					N/A
S&P 500 [®] Annual Pt-to-Pt w/Cap	2.50%	N/A					N/A
S&P 500 [®] Monthly Pt-to-Pt w/Cap	1.30%	N/A					N/A
10-Year US Treasury Bond	2.50%	N/A					N/A
Bond Yield with Cap	5.65%	N/A					2.00%
Volatility Control Index ⁶	N/A	N/A					3.50%
Fixed Value Rate 1.30%	S&P 500 [®] Performance Trigger 2.25%						

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (currently 1.00%), compounded annually. Caps are set at issue, adjusted annually and never less than 1% for the Monthly average or the Annual Pt-to-Pt. 1% minimum for the Monthly Pt-to-Pt and the Fixed Value Rate, and the Par Rate will never be less than 10%. ** The NCR-100 and TIR-100 are available on most of our current deferred annuities and added automatically for issue ages under 75. The LIBR is available for issue ages 50 and older. Availability may vary by state. See state specific disclosure for details.

American General Life Insurance Company A.M. Best (A) Excellent S&P (A+) Strong

Power 10 Protector [®] (SPDA)			Free Withdrawal:		<p>Issue Ages: 0-75 Q/NQ</p> <p>Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +MVA</p>	<p>7.00%</p> <p>Ages 0-70</p> <p>5.00%</p> <p>Ages 71-75</p>
Less than \$100,000 \$100,000 +			<p>10% of contract value, after first contract year, may be withdrawn.</p> <p>Minimum Premium: \$25,000 Q/NQ</p> <p>Maximum Premium: \$1,000,000 w/o home office approval</p> <p>STATES NOT APPROVED: NY</p>			
S&P 500 [®] Annual Pt-to-Pt w/Cap	4.80%	6.05%				
MLSB [®] Annual Pt-to-Pt Spread	2.20%	1.10%				
MLSB [®] Two Year Pt-to-Pt Spread	0.90%	0.00%				
PIMCO Two Year Pt-to-Pt Spread	3.90%	2.60%				
Fixed Rate	2.00%	2.00%				

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (1.00%), compounded daily. State variations may apply.

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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 AscentSM 10 Bonus 2.0 (SPDA)		1% Premium Bonus	Issue Ages:	Ascent 10 Bonus 2.0,
2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	75.00%	Free Withdrawal:	35-80 Q/NQ	Ascent Pro 10 Bonus
1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	50.00%	Year 1: 5% of accumulated value	(35-64 in FL) (35-74 in IN)	6.50% Ages 0-70
2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	55.00%	Years 2+: 10% of accumulated value	Surrender Charges: (10 Year)	6.00% Ages 71-75
1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	45.00%	Minimum Premium: \$5,000 Q/NQ	12 - 12 - 12 - 11 - 10 - 9 - 8 - 7 - 6 - 4 -	5.00% Ages 76-80
1 Year No Cap Pt-to-Pt Index (par rate)*	50.00%	Maximum Premium: 1 million w/o home office appr.	0% +/- MVA	Ascent Pro 10 Bonus Select
2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	60.00%	STATES NOT APPROVED: NY	Different in CA	6.50% Ages 0-70
1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	30.00%		(No MVA in MO)	6.00% Ages 71-75
1 Year Pt-to-Pt S&P 500 Index (cap)	2.75%	**STATE VARIATIONS:	*** Riders:	5.00% Ages 76-80
1 Year Monthly Cap Index (cap)	1.30%	**Ascent Pro 10 Bonus approved in FL for ages 65-80	Athene Income SM , NCR, TIR	
Bailout Cap Rate	1.00%	**Ascent Pro 10 Bonus Select approved for ages 35-80:	DB = AV	
Fixed Rate Strategy (1-year guarantee)	1.05%	in AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA		

Premium Bonus Vesting Schedule: 20% per year after the 6th year. *1-year No Cap Point-to-Point Index Strategy (Participation Rate) – S&P 500 Daily Risk Control 5%™ Index TR (Total Return). 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Multi Asset Diversified 5 Index. 2-year No Cap Point-to-Point Index Strategy (Participation Rate) – Dividend Yield Focus Target Volatility 5 IndexSM MGSV is 87.5% of premium accumulated at a rate of 1%. **Ascent Pro 10 Bonus and Ascent Pro 10 Bonus Select are issued with different premium bonus vesting schedules and surrender charges. ***Rider availability and/or features may vary by state.

Protective Life Insurance Company - Birmingham, AL **A.M. Best (A+)** Superior **S&P (AA-)** Very Strong

Protective[®] Indexed Annuity II (FPDA for 1 year)		Free Withdrawal:	Issue Ages:	5 Year
5 - YEAR:		First contract year: 10% of initial deposit.	0-85 Q/NQ	2.55%
	<i>under \$100,000 \$100,000+</i>	Subsequent years: 10% of contract value as of the last contract anniversary. The contract value after each withdrawal must be at least \$10,000.	Surrender Charges:	Ages 0-80
Fixed Rate Strategy	2.35% 2.50%	Minimum Premium: \$10,000 NQ/Q	(5 Year) 9 - 9 - 8 - 7 - 6 - 0% +/- MVA	1.28%
Annual Pt-to-Pt Cap*	5.00% 5.30%	\$1,000 minimum additional	(7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA	Ages 81-85
Annual Trigger Rate*	3.45% 3.75%	Maximum Premium: 1 million	(10 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 -	7 Year
Annual Cap Rate to Term*	4.85% 5.15%	w/o home office approval	0% +/- MVA	3.75%
7 - YEAR:		STATES NOT APPROVED: NY	Different in CA, IA	Ages 0-80
	<i>under \$100,000 \$100,000+</i>	Optional Principal Protection (ROP)	Riders:	Ages 81-85
Fixed Rate Strategy	2.45% 2.60%	May be added as an additional feature and provides an option, prior to annuitization, to surrender the contract and receive 100% of deposits, less any prior withdrawals or investment taxes, as applicable. Contracts including the principal protection feature may earn a lower interest rate than those without it.	SecurePay SE	10 Year
Annual Pt-to-Pt Cap*	5.10% 5.40%		NCR, TIR, UW	4.50%
Annual Trigger Rate*	3.55% 3.85%		Not available in all states.	Ages 0-80
Annual Cap Rate to Term*	5.00% 5.30%		State variations may apply	2.25%
10 - YEAR:		Call for Rates & Details!	DB = AV	Ages 81-85
	<i>under \$100,000 \$100,000+</i>			
Fixed Rate Strategy	2.60% 2.75%			
Annual Pt-to-Pt Cap*	5.25% 5.55%			
Annual Trigger Rate*	3.80% 4.10%			
Annual Cap Rate to Term*	5.15% 5.45%			

MGSV is 100% of premium accumulated at a rate of 1%. *Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500[®] Index. The Protective Indexed Annuity II is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment, issued under policy form series FIA-P-2010. SecurePay SE is provided under form series FIA-P-6022. The Protective Indexed Annuity II is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state. All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. The Protective Indexed Annuity is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.

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EquiTrust Life Insurance Company[®]

A.M. Best (B++) Good

S&P (BBB+) Good

MarketTwelve Bonus Index[®] (SPDA)

12% Bonus paid over 3 Years*

S&P 500 [®] 1-Year Pt-to-Pt Cap	2.50%
S&P 500 [®] 1-Year Daily Average Cap	2.75%
S&P 500 [®] 1-Year Monthly Average Par-Rate	40.00%
S&P 500 [®] 1-Year Monthly Cap	1.10%
S&P 500 [®] 2-Year Monthly Average Cap	6.00%
Fixed Account	1.30%

Free Withdrawal:
Interest only first contract year. 10% of account value after first year.

Minimum Premium: \$30,000 Q/NQ
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
AK, CA, CT, DE, MN, MT, NV, NY, OH, OK, OR, TX, UT, WA

Issue Ages:
0-75 Q/NQ

Surrender Charges: (14 Year)
20 - 20 - 19 - 19 - 18 - 17 - 16 - 14 - 12 -
10 - 8 - 6 - 4 - 2 - 0% +/- MVA
no MVA in VT

Riders:
NCR**, Income for Life, TIR

DB = AV

8.50%

All ages

*12% Total Bonus - 6% of premiums year 1; 2% of Accumulation Value added on first three contract anniversaries. Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum Cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on fixed account is 1% **NCR not available in MA.

MarketPower Bonus Index[®] (SPDA)

10% Premium Bonus

S&P 500 [®] 1-Year Pt-to-Pt Cap	3.00%
S&P 500 [®] 1-Year Daily Average Cap	3.50%
S&P 500 [®] 1-Year Monthly Average Par-Rate	50.00%
S&P 500 [®] 1-Year Monthly Cap	1.20%
S&P 500 [®] 2-Year Monthly Average Cap	8.00%
Fixed Account	1.50%

Free Withdrawal:
Interest only first contract year. 10% of account value after first year.

Minimum Premium: \$20,000 Q/NQ
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
CA, CT, DE, MN, MT, NV, NY, OK, OR, TX, UT, WA

Issue Ages:
0-75 Q/NQ

Surrender Charges: (14 Year)
20 - 20 - 19 - 19 - 18 - 17 - 16 - 14 - 12 -
10 - 8 - 6 - 4 - 2 - 0% +/- MVA

*Different in AK, IL & OH
no MVA in VT*

Riders:
NCR*, Income for Life, TIR

DB = AV

8.50%

All ages

AK, IL & OH only:

7.00%

Minimum guarantee is 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum Par Rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%. Availability of the 1-Year Monthly options varies by state. *NCR not available in MA.

MarketTen Bonus Index[®] (FPDA)

6% Premium Bonus 1st 5 Years

S&P 500 [®] 1-Year Pt-to-Pt Cap	2.50%
S&P 500 [®] 1-Year Daily Average Cap	2.75%
S&P 500 [®] 1-Year Monthly Average Par-Rate	30.00%
S&P 500 [®] 1-Year Monthly Cap	1.00%
S&P 500 [®] 2-Year Monthly Average Cap	6.00%
Fixed Account	1.00%

Free Withdrawal:
Interest only first contract year. 10% of account value after first year.

Minimum Premium: \$30,000 Q/NQ
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
AK, CT, DE, MN, MT, NV, NY, OK, OR, TX, UT, WA

Issue Ages:
0-80 Q/NQ

Surrender Charges: (10 Year)
10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 4 -
0% +/- MVA

*Different in CA, OH
no MVA in CA, MO, VT*

Riders:
ROP, NCR*, Income for Life, TIR

DB = AV

6.00%

All ages

3.00%

Additional Premium
Years 2-5

Minimum guarantee is 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2016 contracts), less surrender charges. Minimum cap on Pt-to-Pt is 1% and minimum on daily average is 1%. Minimum par rate on the monthly average is 10% and the minimum on the monthly cap is 0.50%. Minimum Cap on the 2-Year option is 3%. Minimum interest rate on the fixed account is 1%. *NCR not available in MA.

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Fidelity & Guaranty Life Insurance Company - Des Moines, IA **A.M. Best (B++) Good** **S&P (BBB-) Good**

FG AccumulatorPlus[®] Series (FPDA)			Free Withdrawal: 10% of prior anniversary account value (after first year)	Issue Ages: 0-85 NQ 18-85 Q	7 Year 5.00% Ages 0-70
Index	7 Year	10 Year*	Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option)	Surrender Charges: (7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA No MVA in AK, IL, MN, MO, OR, PA, WA	4.00% Ages 71-80
S&P 500[®] 1 Year Monthly Pt-to-Pt Cap	2.00%	2.00%	Maximum Premium: 1 million w/o home office appr.	(10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	3.00% Ages 81-85
S&P 500[®] Monthly Average Annual Cap	6.50%	7.00%	STATES NOT APPROVED: AL, CT, MS, NY	<i>Different in AK, CA, DE, FL, (65+) MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</i>	10 Year 7.00% Ages 0-70
S&P 500[®] 1 Year Annual Pt-to-Pt Cap	5.25%	5.50%	*10 Year issued with different rates in: AK, CA, DE, FL (65+), MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	Riders: NCR, TIR, HHC	5.00% Ages 71-80
Barclays Trailblazer Sectors 5 2 Year No Cap	125%	140%		DB = AV	3.50% Ages 81-85
Index Gain Option with Declared Rate	4.50%	4.50%			
Fixed Account	1.00%	1.00%			

Min. Cap 1% for Monthly pt-to-pt index option, 1% min. Cap per year for Annual pt-to-pt and Monthly average. Min. declared rate 1% for index gain option. On 87.5% of premium min., interest is between 1.00% and 3.00%, depending on issue state.

FG Index-Choice 10[™] (FPDA)			Up to 5% Premium Bonus	Issue Ages: 0-85 NQ 18-85 Q	8.00%
			4% Bonus in Lite States	** Surrender Charges: (10 Year) 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +/- MVA	Ages 0-75
			Free Withdrawal: 10% of prior anniversary account value (after first year)	<i>Different in AK, CA, DE, FL (Ages 65+ only), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA</i>	Ages 76-80
			Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option)	(10 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA	4.00% Ages 81-85
			Maximum Premium: 1 million w/o home office appr.	Riders: FGIncome for Life [™] NCR, TIR DB = AV	Trails now Available!!!
			STATES NOT APPROVED: AL, CT, MS, NY		

5% Bonus on premium received in the first year. Min. Cap 1% for Monthly Pt-to-Pt index option, 1% min. Cap per year for Annual Pt-to-Pt and Monthly average index options. 2% min. Cap per period for 2 & 3 year Annual Pt-to-Pt. Min. declared rate 1% for index gain opt. On 87.5% of premium min., interest is between 1% and 3%, depending on issue state. **Different in IN.

Prosperity Elite Series (FGL FPDA)				1st Year Premium Vesting Bonus* included with Enhancement or Protection Package	Issue Ages: 0-85 NQ 18-85 Q (in FL max age for 14 Year is 64)	7 Year
Index	7 Year	10 Year	14 Year	Free Withdrawal: 10% of prior anniversary account value (after first year)	Surrender Charges: (7 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA	6.50% Ages 0-70
S&P 500[®] 1 Year Monthly Pt-to-Pt Cap	2.00%	1.75%	1.75%	Minimum Premium: \$10,000 Q/NQ (\$2,000 min Per Option)	(10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	4.50% Ages 71-85
S&P 500[®] Monthly Average Annual Cap	6.00%	5.25%	5.25%	Maximum Premium: 1 million w/o home office appr.	(14 Year) 14.75 - 13.75 - 12.75 - 11.75 - 10.75 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA	3.50% Ages 76-85
S&P 500[®] 1 Year Annual Pt-to-Pt Cap	5.00%	4.75%	4.75%	STATES NOT APPROVED: AL, CT, MS, NY	<i>Different in AK, CA, DE, FL (Ages 65+ only), MA, MN, MS, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</i>	10 Year 8.00% Ages 0-75
Gold 1 Year Annual Pt-to-Pt Cap	5.50%	5.50%	5.50%	(14 Year) STATES NOT APPROVED: AK, CA, DE, MA, MN, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	Riders: NCR, TIR, HHC Enhancement Package Protection Package DB = AV	6.00% Ages 76-80
Barclays Trailblazer Sectors 5 2 Year No Cap	115% Par	110% Par	110% Par	Bonus Vesting Schedule: (7 Year) 14-29-43-57-71-86-100% (10 Year) 10-20-30-40-50-60-70-80-90-100% (14 Year) 7-14-21-29-36-43-50-57-64-71-79-86-93-100%		4.00% Ages 81-85
Index Gain Option with Declared Rate	4.25%	4.00%	4.00%			14 Year 8.50% Ages 0-75
Fixed Account	1.00%	1.00%	1.00%			6.50% Ages 76-80
Enhancement Package Vesting Bonus*	3.00%	4.00%	5.00%			4.25% Ages 81-85
Protection Package Vesting Bonus*	5.00%	7.00%	8.00%			

*Bonus is for issue ages 0-75, bonus is reduced by 50% for ages 76-85. Bonus is reduced in Lite States (AK, CA, DE, FL age 65+, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA). Min. Cap 1% for Monthly Pt-to-Pt index option, min. Cap 1% per year for Annual Pt-to-Pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium min., interest is between 1% and 3%, depending on issue state.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1013(02-11), ACI-1013(02-11), API-1018(06-11), ACI-1018(06-11), ARI-1046(11-12), ARI-1040(11-12), ARI-1068(03-14); et al. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of December 17, 2014, S&P rating as of July 31, 2015. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 15 for S&P & Nasdaq Disclosures

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Fixed Index Annuities May 4, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal¹/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission²
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Fidelity & Guaranty Life Insurance Company - Des Moines, IA **A.M. Best (B++) Good** **S&P (BBB-) Good**

Performance Pro (FPDA) Index		1st Year Premium Vesting Bonus* included when the optional EGMWB is elected 9% for issue ages 0-75 and 4.5% for issue ages 76+ Subject to State Approval Free Withdrawal: 10% of prior anniversary account value (after first year) Minimum Premium: \$10,000 Q/NQ (\$2,000 minimum Per Option) Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: AL, CT, IN, MS, NY, VT Bonus Vesting Schedule: (10 Year) 10-20-30-40-50-60-70-80-90-100%	Issue Ages: 0-80 NQ 18-80 Q Surrender Charges: (10 Year) 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +- MVA <i>Different in AK, CA, DE, FL (65+), HI, IL, MA, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</i> Riders: (availability varies by state) EGMWB NCR, TIR, HHC DB = AV	8.00% Ages 0-75 6.00% Ages 76-80
1 Year S&P 500[®] Monthly Pt-to-Pt Cap	1.85%			
S&P 500[®] 1 Year Annual Pt-to-Pt Cap	4.50%			
S&P 500[®] 2 Year Pt-to-Pt Cap	10.75%			
S&P 500[®] 3 Year Pt-to-Pt Cap	18.50%			
Gold 1 Year Annual Pt-to-Pt Cap	5.50%			
5 Yr DJ US Real Estate Risk Control 10% Index (spread)	15.50%			
Barclays Trailblazer Sectors 5 2 Year No Cap	100%			
Fixed Account	1.00%			

*Bonus is for issue ages 0-75, bonus is reduced for ages 76-85. Min. Cap 1% for monthly Pt-to-Pt index option, 1% min. cap per year for Annual Pt-to-Pt index options. 2% min. cap per period for 2 & 3 yr Pt-to-Pt index options. 5% max. spread per year on DJ US RE Risk Control index. Fixed Account initial rate guaranteed for first year. MGSV is 87.5% of premium at MGSV rate between 1% and 3%, set at issue, and fixed for the life of the contract.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Form Number(s) API-1018 (06-11), ACI-1018 (06-11), et al. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. Surrender charges may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 1/2 may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of December 17, 2014, S&P rating as of July 31, 2015. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fidelity.com. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 15 for S&P & Nasdaq Disclosures

Global Atlantic Financial Group - Forethought Life Insurance Company **A.M. Best (A) Excellent** **S&P (A-) Strong**

Choice Accumulation (FPDA)		5 Year 7 Year	Free Withdrawal 10% beginning of the year Contract Value Minimum Premium: \$25,000 Q/NQ Maximum Premium: w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85 STATES NOT APPROVED: NY DB = AV	Issue Ages: 0-85 Q/NQ Guaranteed Minimum Accumulation Value (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +- MVA Riders: NCR, TIR DB = AV	5 Year 4.00% Ages 0-80 2.00% Ages 81-85 7 Year 5.00% Ages 0-80 2.75% Ages 81-85
Volatility Control Two-Year Pt-to-Pt w/Spread	0.50%	0.00%			
Volatility Control Three-Year Pt-to-Pt w/Spread	1.00%	0.00%			
Annual Pt-to-Pt w/Cap	6.00%	6.00%			
Monthly Pt-to-Pt w/Cap	2.00%	2.15%			
Fixed Account Strategy	2.85%	3.00%			

Choice Accumulation fixed index annuity, issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable). Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%.

Income 150+SM (SPDA)		\$10,000- \$24,999	\$25,000- \$99,999	\$100,000 or more	Free Withdrawal: 10% beginning of the year Contract Value, after the first Contract Year Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office appr. \$1,000,000 Ages 0-80 \$500,000 Ages 81-85 STATES NOT APPROVED: NY DB = AV	Issue Ages: 55-80 Q/NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +-MVA Riders: NCR, TIR <i>Guaranteed Lifetime Income Benefit</i> DB = AV	7.00% Ages 55-75 5.00% Ages 76-80 <i>(Rates 1.00% less in AK, DE, MD, MN, NV, OH, OK, OR, SC, TX, UT, WA)</i>
Two Year Pt-to-Pt w/Spread	5.50%	5.50%	4.00%				
Three Year Pt-to-Pt w/Spread	8.00%	8.00%	6.00%				
Annual Pt-to-Pt w/Cap	2.75%	2.75%	3.25%				
Monthly Pt-to-Pt w/Cap	1.30%	1.30%	1.55%				
Fixed Account Strategy	1.35%	1.35%	1.60%				

Income 150+, fixed index annuities are issued by Forethought Life Insurance Company. Available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable). Products and features are subject to state availability. Read the Contract for complete details. MGSV equals 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%. Barclays Armour Index II is a trademark of Barclays Bank PLC or its affiliates and has been licensed for use in connection with the issuance and distribution of Income 150+ fixed index annuity. The Income 150+ is not sponsored by, endorsed, sold, or promoted by Barclays, and Barclays makes no representation regarding the advisability of investing in the Income 150+.

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Great American Life Insurance Company[®]

A.M. Best (A) Excellent

S&P (A+) Strong

American Legend[®] III (FPDA) P1457113NW	<p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$10,000 Q/NQ \$2,000 Q/NQ for Additional</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-85 NQ 18-85 Q 18-75 Inherited IRA</p> <p>Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% no MVA</p> <p>** Riders: IncomeSecureSM, IncomeSustainer[®] Plus Inheritance EnhancerSM, NCR, TIR DB = AV</p>	<p>4.75% Ages up to 75</p> <p>2.75% Ages 76-80</p> <p>2.75% Ages 81-85</p>
S&P 500[®] Risk Control 1 Year Pt-to-Pt Par Rate* 65%			
S&P 500[®] 1 Year Monthly Sum Cap 2.25%			
S&P 500[®] 1 Year Pt-to-Pt Cap 6.10%			
S&P 500[®] U.S. Retiree 1 Year Pt-to-Pt Par Rate* 70%			
SPDR[®] Gold Shares 1 Year Pt-to-Pt Cap 6.50%			
iShares[®] U.S. Real Estate 1 Year Pt-to-Pt Cap 7.00%			
Fixed Rate Strategy 2.85%			

¹Index availability subject to state approval. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. ²IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

American Valor[®] 10 (FPDA) P1431410NW	<p>2% Premium Bonus 1st 3 Years*</p> <p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$10,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 50-85 Q/NQ 40-85 Q/NQ with IncomeSecure</p> <p>Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% no MVA charges decrease monthly</p> <p>** Riders: IncomeSecureSM, IncomeSustainer[®] Plus Inheritance EnhancerSM, NCR, TIR DB = AV</p>	<p>5.00% Ages up to 75</p> <p>3.15% Ages 76-80</p> <p>3.15% Ages 81-85</p>
*** Must elect one of three Income Riders at a cost ***			
S&P 500[®] Risk Control 1 Year Pt-to-Pt Par Rate** 50%			
S&P 500[®] 1 Year Pt-to-Pt Cap 4.50%			
S&P 500[®] U.S. Retiree 1 Year Pt-to-Pt Par Rate** 65%			
Fixed Rate Strategy 1.00%			

^{*}Bonus available first 3 years. Referred to as Purchase Payment bonus in contract. ^{**}Index availability subject to state approval. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. 100% participation rate on Monthly Average and Annual Pt-to-Pt Spread option is guaranteed for life of contract. Maximum spread is 8%. Minimum Daily Average Participation Rate is 50%. ^{***}IncomeSecure, IncomeSustainer Plus or Inheritance Enhancer must be purchased with contract. NCR & TIR not available in MA. Trails Now Available. Call Today!

Safe ReturnSM (SPDA) P1074509NW	<p>Return of Premium Guarantee</p> <p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$25,000 Q/NQ \$5,000 NQ or \$2,000 Q for Additional Premium allowed 60 days from issue ONLY</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-85 NQ 18-85 Q 18-75 Inherited IRA</p> <p>Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% no MVA charges decrease monthly</p> <p>** Riders: IncomeSecureSM, IncomeSustainer[®] Plus Inheritance EnhancerSM, NCR, TIR DB = AV</p>	<p>5.50% Ages up to 75</p> <p>4.10% Ages 76-80</p> <p>4.10% Ages 81-85</p>
S&P 500[®] Risk Control 1 Year Pt-to-Pt Par Rate* 50%			
S&P 500[®] Risk Control Bailout Rate 25%			
S&P 500[®] 1 Year Pt-to-Pt Cap 5.00%			
S&P 500[®] 1 Year Pt-to-Pt Bailout Cap 3.00%			
iShares[®] U.S. Real Estate 1 Year Pt-to-Pt Cap 6.00%			
iShares[®] U.S. Real Estate 1 Year Pt-to-Pt Bailout Cap 3.00%			
Fixed Rate Strategy 2.00%			

¹Index availability subject to state approval. Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge. MGIR is 1% of 100% less any withdrawals and early withdrawal charges. ^{**}IncomeSecure, IncomeSustainer Plus and Inheritance Enhancer availability varies by state. NCR & TIR not available in MA. Trails Now Available. Call Today!

American Landmark 5SM (SPDA) P1112916NW	<p>Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.</p> <p>Minimum Premium: \$10,000 Q/NQ \$2,000 Q/NQ for Additional Premium allowed 60 days from issue ONLY</p> <p>Maximum Premium: w/o home office appr. \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+</p> <p>No MVA STATES: AK, CA, PA, UT, VA STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-89 NQ 18-89 Q 18-75 Inherited IRA</p> <p>Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% ++ MVA</p> <p>DB = AV</p>	<p>3.75% Ages up to 75</p> <p>2.75% Ages 76-85</p> <p>1.75% Ages 86-89</p>		
				<\$100,000	\$100,000+
S&P 500[®] Risk Control 1 Year Pt-to-Pt Par Rate*				65%	70%
S&P 500[®] U.S. Retiree 1 Year Pt-to-Pt Par Rate*				70%	75%
iShares[®] U.S. Real Estate 1 Year Pt-to-Pt Cap				7.00%	7.25%
S&P 500[®] 1 Year Pt-to-Pt Bailout Cap				5.85%	6.10%
Fixed Rate Strategy	2.85%	3.00%			

¹Index availability subject to state approval. MGIR is 1% of 90% less any withdrawals and early withdrawal charges. Trails Now Available. Call Today!

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Guggenheim Life and Annuity Company A.M. Best (B++) Good

Highlander Fixed Indexed™ (SPDA)		4% PREMIUM BONUS - All 1st Year Premiums Free Withdrawal: Beginning in the second policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA. Minimum Premium: \$5,000 Q - \$10,000 NQ \$500 additional Maximum Premium: 1 million STATES NOT APPROVED NY	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA <i>Different in AK, CA, FL, MN, MO, NJ, OH, OK, OR, PA, SC, TX, UT, WA.</i> Riders: NCR, GLWB, TIR DB = AV	Opt. A 7.00% Ages 0-75 5.00% Ages 76-80 commissions reduced in CA, FL
S&P 500® 1 Year Annual Pt-to-Pt Cap	4.50%			
S&P 500® Annual Pt-to-Pt w/Par Rate	35%			
Fixed Account	2.50%			

The Highlander Fixed Indexed Annuity and/or certain product features may not be available in all states. The Minimum Guar. Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. The contract is issued on form number GLA-INDEX-01 (2016) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

Lincoln Financial Group® Formerly Jefferson Pilot Financial A.M. Best (A+) Superior S&P (AA-) Very Strong

OptiChoiceSM 5 (FPDA)		Free Withdrawal: Beginning in the first policy year, up to 10% of accumulation value may be withdrawn without a surrender charge or MVA each policy year. Minimum Premium: \$5,000 NQ - \$2,000 Q \$50 additional Maximum Premium: 2 million w/o home office approval STATES NOT APPROVED: 9 Year not available in AL, MN, MO, OR, UT, WA	Issue Ages: 5, 7 Year 0-85 Q/NQ 9 Year 0-80 Q/NQ *Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3% +/- MVA (9 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA Riders: NCR, TIR <i>Lincoln Lifetime IncomeSM Edge or Lincoln Living IncomeSM Advantage</i> DB = AV	5 Year 3.50% Ages 0-74 Reduced ages 75-85 7 Year 4.10% Ages 0-74 Reduced ages 75-85 9 Year 5.25% Ages 0-74 Reduced ages 75-80
Performance Triggered Specified Rate	<small><\$100K</small> 3.75% <small>≥\$100K</small> 4.00%			
1 Year Monthly Cap Indexed	<small><\$100K</small> 1.60% <small>≥\$100K</small> 1.65% Cap			
1 Year Monthly Average Indexed	<small><\$100K</small> 2.35% <small>≥\$100K</small> 2.00% Spread			
Fixed Account	<small><\$100K</small> 2.10% <small>≥\$100K</small> 2.25%			
OptiChoiceSM 7 (FPDA)				
Performance Triggered Specified Rate	<small><\$100K</small> 4.00% <small>≥\$100K</small> 4.25%			
1 Year Monthly Cap Indexed	<small><\$100K</small> 1.70% <small>≥\$100K</small> 1.80% Cap			
1 Year Monthly Average Indexed	<small><\$100K</small> 2.10% <small>≥\$100K</small> 1.95% Spread			
Fixed Account	<small><\$100K</small> 2.20% <small>≥\$100K</small> 2.30%			
OptiChoiceSM 9 (FPDA)				
Performance Triggered Specified Rate	<small><\$100K</small> 4.25% <small>≥\$100K</small> 4.50%			
1 Year Monthly Cap Indexed	<small><\$100K</small> 1.80% <small>≥\$100K</small> 1.90% Cap			
1 Year Monthly Average Indexed	<small><\$100K</small> 1.95% <small>≥\$100K</small> 1.50% Spread			
Fixed Account	<small><\$100K</small> 2.30% <small>≥\$100K</small> 2.50%			

Guaranteed minimum cash surrender value equals the premiums paid, less any prior partial Surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guar. min. fixed interest rate to the date of surrender, less surrender charges on the date of surrender. GMIR is 1%; Perf. Triggered Spec. Rate min. is 1.25%; 1 year Monthly Cap, min. Cap is 1.00%; 1 year Monthly average max spread is 9.00%; fixed account minimum is 1.00%. *Different in AL, MN, MO, OR, UT, WA. Product and features are subject to state availability. Limitations and exclusions may apply.

National Western Life A.M. Best (A) Excellent S&P (A) Strong

NWL Ultra Classic® (FPDA) (01-1135-04 and state variations)		Free Withdrawal: Withdrawals up to 10% of the Account Value once annually after the first Policy Year. Cumulative to 50%. Minimum Premium: \$5,000 NQ - \$2,000 Q - \$100 additional Maximum Premium: \$500,000 w/o home office appr. STATES NOT APPROVED: AK, AL, CT, DE, IL, IN, MA, MN, MS, MT, NJ, NV, NY, OR, PA, SC, UT, WA for Policies with Policy Dates in April, May, June 2018	Issue Ages: 0-80 Q/NQ 0-85 in FL 0-56 in OH 0-57 in TX Surrender Charges: (13 Year) 15 - 14.75 - 14 - 13 - 12.25 - 11.25 - 10.50 - 9.75 - 8.75 - 8 - 6 - 4 - 2 - 0% no MVA Riders: Income Outlook, Medical Stay Waiver, TIR, Accidental Death DB = AV*	1st Year NQ 10.00% Ages 0-75 8.50% Ages 76-80 1st Year Q 10.00% Ages 0-70 8.00% Ages 71-75 7.00% Ages 76-80 Years 2-5 Q/NQ 1.00% all ages Differs in FL, LA, TX
Option A:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average			
	Guaranteed 1st year Par-Rate 80%			
	Guaranteed Min. Par-Rate 50%			
	Current 1st Year Asset Fee Rate 0.15%			
Option J:	Current 1st Year Annual Cap Rate 6.75%			
Option U:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average			
	Guaranteed 1st year Par-Rate 120%			
	Guaranteed Min. Par-Rate 20%			
Fixed Interest Rate:	Current 1st Year Rate 3.35%			
	Min. Guaranteed Interest Rate 1.00%			

The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawals charges, accumulated at MGIR. It is never less than 1%, and never more than 3%. *In LA the death benefit before annuity date = Contract value paid if applied under a settlement option or CSV if paid as lump sum payment.

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North American Company For Life and Health Insurance[®]

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

North American Charter[®] Plus (FPDA)				Premium Bonus*:			Issue Ages:		7.00% Ages 0-75
Index	Crediting Method	10 year	14 year	Initial Premium: up to \$74,999	\$75,000+	10 Year	14 Year		
S&P 500[®]	Daily Avg Index Margin (No Cap)	3.35%	2.60%	10 Year	5% Bonus	7% Bonus			
	Monthly Pt to Pt Index Cap Rate	1.40%	1.50%	14 Year	8% Bonus	10% Bonus			
	Annual Pt to Pt Index Cap Rate	3.30%	3.85%	Bonus applied to all premiums received first 7 years					
	Annual Pt to Pt Par Rate (No Cap)	25%	30%	Penalty-Free Withdrawal:					
S&P 500 [®] Low Volatility Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt Index Margin (No Cap)	5.35%	4.15%	10% of accum value each contract year, after first year			Surrender Charges:		
S&P 500 [®] Low Volatility Daily Risk Control 8% (Not available in all states)	2 Year Pt to Pt Index Margin (No Cap) (Annual Index Margin Shown)	6.75%	5.35%	Minimum Premium: \$20,000 NQ / Q			(10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0%		
Nasdaq-100[®]	Monthly Pt to Pt Index Cap Rate	1.00%	1.25%	Maximum Premium: 3 million w/o home office appr.			(14 Year) 12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%		
Fixed Account Rate		1.40%	1.70%	STATES NOT APPROVED: NY			+/- Int. Adj. for all terms <i>(may vary by state)</i>		
				(14 Year) STATES NOT APPROVED:			Riders:		
				AK, CT, DE, HI, MN, MO, MT, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA			NCR DB = AV		
				*Premium Bonus Recapture: (may vary by state)					
				(10 Year) 100-90-80-70-60-50-40-30-20-10-0 %					
				(14 Year) 100-95-90-85-80-75-70-65-60-50-40-30-20-10-0 %					

Min. Guar. is 1.0% on 87.5% of prem. The Index Cap Rate applies to the Annual Pt-to-Pt, and Monthly Pt-to-Pt and is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. The Index Margin for the Daily Average and Annual Pt-to-Pt is guaranteed for the first year, Two Year Pt-to-Pt is guaranteed for 2 years. Max. on Daily Avg is 25%, max. on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. The Par rate is guaranteed for the first year on the Annual Pt-to-Pt, and the minimum is 5%. Min. Fixed Account Interest Rate is 0.25%. **For 10 year plan- AK, CA, CT, DE, HI, MN, MO, NV, OH, OK, OR, SC, TX, UT, VA and WA have State-Specific Rates.**

NAC IncomeChoice[®] (FPDA)				Penalty-Free Withdrawal:			Issue Ages:		5.50% Ages 0-75
Index	Crediting Method	7 year		5% of accum value each contract year, after first year			40-85 Q/NQ		
S&P 500[®]	Monthly Pt to Pt Index Cap Rate	1.65%		Minimum Premium: \$20,000 NQ / Q			Surrender Charges:		
	Annual Pt to Pt Index Cap Rate	3.70%							
	Annual Pt to Pt Par Rate (No Cap)	28%							
S&P Multi-Asset Risk Control 5% EF	Annual Pt to Pt Index Margin (No Cap)	1.85%		Maximum Premium: 3 million w/o home office appr.			7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%		
S&P 500[®] Low Volatility Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt with Threshold Par Rates (No Cap)	Index Return Threshold	8.00%	STATES NOT APPROVED:			+/- Int. Adj. for all terms		
		Base Par Rate	20%						
		Enhanced Par Rate	100%						
	Annual Pt to Pt Index Margin (No Cap)	4.30%		NY					
S&P 500[®] Low Volatility Daily Risk Control 8% (Not available in all states)	2 Year Pt to Pt Index Margin (No (Annual Index Margin Shown)	5.60%							
Fixed Account Rate		1.60%					Riders: NCR, GLWB DB = AV		

Min. Guar. is 1.0% on 87.5% of prem. Index Cap Rate Applies to the Annual Pt-to-Pt and Monthly Pt-to-Pt. The cap is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. Min. Par Rate for Annual Pt-to-Pt is 5%. Threshold Participation Strategy: Base Par Rate min. is 5%, Enhanced Par Rate min. is 10% and Max. Index Return Threshold is 10%. Max. Index Margin on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. Min. Fixed Account Interest Rate is 0.25%. **Rates above are for PREMIUM LEVEL of \$20,000 to \$249,999. Call for HIGH BAND Rates.**

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

NAC RetireChoice[®] (FPDA)				10 year- 2.0% Bonus all premiums 1st 5 Years 2.5% Additional Premium Bonus with optional ABR* at a cost	Issue Ages: 10 Year 0-79 Q/NQ 14 Year 0-75 Q/NQ 14 Year (0-52 in CA, 0-54 in TX) Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% +/- Int. Adj. (14 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- Int. Adj. (may vary by state)	7.00% Ages 0-75 10 Year 5.250% Ages 76-79
Index	Crediting Method	10 year	14 year			
S&P 500 [®]	Monthly Average Par Rate	65%	80%	14 year- 3.0% Bonus all premiums 1st 5 Years 5.0% Additional Premium Bonus with optional ABR* at a cost	(10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% +/- Int. Adj. (14 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- Int. Adj. (may vary by state)	10 Year 5.250% Ages 76-79
	Monthly Pt to Pt Index Cap Rate	1.80%	2.10%			
	Biennial Pt to Pt Index Cap Rate	8.20%	10.40%			
	Annual Pt to Pt Index Cap Rate	4.50%	5.30%			
S&P 500 [®] Inverse Performance Trigger Declared Rate		4.65%	5.60%	Penalty-Free Withdrawal: 10% of the current Accumulation Value once each contract year, after the first contract anniversary	Premium Bonus Recapture: (10 Year) 100-90-80-70-60-50-40-30-20-10-0%	Premium Bonus Recapture: (14 Year) 100-95-90-85-80-75-70-65-60-50-40-30-20-10-0%
S&P 500 [®] Low Volatility Daily Risk Control 5% APP Index Margin		3.25%	2.30%			
S&P 500 [®] Low Volatility Daily Risk Control 8% PTP Index Margin		4.40%	3.20%			
S&P MidCap 400 [®]	Monthly Average Par Rate	55%	70%	Minimum Premium: \$20,000 NQ/Q Maximum Premium: 3 million w/o home office appr.	Riders: NCR Income Pay [®] or Income Pay [®] Plus or Optional Additional Benefit Rider* DB = AV	
	Annual Pt to Pt Index Cap Rate	3.45%	4.35%			
DJIA [®]	Monthly Average Par Rate	60%	75%	STATES NOT APPROVED: AK, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA (14 Year) STATES NOT APPROVED: MT, OH, OK, UT		
	Annual Pt to Pt Index Cap Rate	3.50%	4.40%			
Nasdaq-100 [®]	Monthly Pt to Pt Index Cap Rate	1.40%	1.70%			
	Annual Pt to Pt Index Cap Rate	3.60%	4.50%			
LBMA Afternoon (PM) Gold Price	Annual Pt to Pt Index Cap Rate	4.15%	5.40%			
Fixed Account Rate		2.00%	2.50%			

*Optional ABR features: additional premium bonus, additional payout benefit, enhanced penalty-free withdrawals and return of premium - Call for details! Min. Par rate is 5%; Min. Cap rates are 0.50% for Annual Pt-to-Pt, 1% for Biennial Pt-to-Pt, 0.25% for Monthly Pt-to-Pt. Not all product features and riders are approved in all states. For 10 year plan, OH, OK & UT have State-Specific Rates. Rates above are for PREMIUM LEVEL of \$20,000 to \$249,999. Call for HIGH BAND Rates.

Performance Choice[®] Plus (FPDA)				8 Year- 3% Bonus* all premiums 1st 5 Years 12 Year- 7% Bonus* all premiums 1st 5 Years Penalty-Free Withdrawal: 10% of the current Accumulation Value once each contract year, after the first contract anniversary	Issue Ages: 8 Year 0-85 Q/NQ (0-52 in SC) - (0-82 in IN) 12 Year 0-75 Q/NQ (0-48 in SC) - (0-52 in CA) Surrender Charges: (8 Year) 10 - 10 - 10 - 10 - 9 - 8 - 5 - 3 - 0% (12 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +/- Int. Adj. for all terms (may vary by state)	8 Year 5.50% Ages 0-75 4.125% Ages 76-79 2.75% Ages 80-85 12 Year 7.00%
Index	Crediting Method	8 year	12 year			
S&P 500 [®]	Monthly Pt to Pt Index Cap Rate	1.40%	1.50%	Minimum Premium: \$10,000 NQ / \$2,000 Q Maximum Premium: 3 million w/o home office appr.	Riders: NCR Income Pay [®] or Income Pay [®] Plus DB = AV	
	Annual Pt to Pt Index Cap Rate	3.60%	3.75%			
	Inverse Performance Trigger Declared Rate	3.80%	3.85%			
S&P Multi-Asset Risk Control 5% ER	Annual Pt to Pt Index Margin (No Cap)	2.70%	2.60%	STATES NOT APPROVED: NY (12 Year) STATES NOT APPROVED AK, CT, DE, IL, MN, MO, MT, NV, OH, OK, OR, PA, UT, VA, WI		
S&P 500 [®] Daily Risk Control 5% (Not available in all states)	Annual Pt to Pt with Threshold Par Rates (No Cap)	Index Return Threshold	8.00%			8.00%
		Base Par Rate	20%	25%		
	Enhanced Par Rate	105%	110%			
	Annual Pt to Pt Index Margin (No Cap)	4.35%	4.25%	*Premium Bonus Recapture: (may vary by state) (8 Year) 100-90-80-70-60-50-40-20-0 % (12 Year) 100-95-90-85-80-70-60-50-40-30-20-10-0 %		
S&P MidCap 400 [®]	Annual Pt to Pt Index Cap Rate	2.65%	2.70%			
DJIA [®]	Annual Pt to Pt Index Cap Rate	2.70%	2.75%			
Nasdaq-100 [®]	Monthly Pt to Pt Index Cap Rate	1.15%	1.20%			
	Annual Pt to Pt Index Cap Rate	2.80%	2.85%			
Russell 2000 [®]	Annual Pt to Pt Index Cap Rate	2.75%	2.80%			
Euro Stoxx 50 [®]	Annual Pt to Pt Index Cap Rate	3.70%	3.80%			
Hang Seng	Annual Pt to Pt Index Cap Rate	3.75%	3.80%			
Fixed Account Rate		1.50%	1.65%			

Min. Guar. is 1.0% on 87.5% of premium. The Index Cap Rate applies to the Annual Pt-to-Pt, and Monthly Pt-to-Pt and is Guaranteed for the first year. Min. Cap for the Annual Pt-to-Pt is 0.50%. Min. Cap for the Monthly Pt-to-Pt is 0.25%. The Index Margin for the Daily Average and Annual Pt-to-Pt is guaranteed for the first year. Max. on Daily Average is 25%, max. on Annual Pt-to-Pt and Two Year Pt-to-Pt is 15%. The Par rate is guaranteed for the first year on the Annual Pt-to-Pt, and the minimum is 5%. Min. Fixed Account Interest Rate is 0.25%. Not all product features and riders are approved in all states.

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VOYA Insurance and Annuity Company - Des Moines, IA

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

AD070284

Voya Quest Plus Index Annuity (SPDA)

\$15,000 Band \$75,000 Band

Monthly Average Index Strategy Spread	7.15%	4.35%
Pt-to-Pt Volatility Control Strategy Spread	5.50%	3.50%
S&P 500 [®] Index Pt-to-Pt Cap	1.00%	2.25%
Pt-to-Pt Participation Index Strategy	15.00%	25.00%
S&P 500 [®] Index Monthly Cap	0.70%	1.10%
Fixed Rate Strategy	1.10%	

6% Premium Bonus

Free Withdrawal:

Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+
Minimum Premium: \$15,000 Q/NQ
Maximum Premium: \$1,500,000 w/o home office appr.

STATES NOT APPROVED: NY

Issue Ages: 0-80 Q/NQ

Based on issue date.

Surrender Charges: (10 Year)
10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0%
+/- MVA
Riders:
Voya myIncome Withdrawal Benefit,
NCR except in CA & MA
DB = AV

Ages 0-75
6.30%
Ages 76-80
4.75%

Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender Charges may differ for some states. **Bonus Recapture Schedule: (100,100,80,80,60,60,40,40,20,20)** The bonus recapture may differ for some states.

Voya Quest 5 Index Annuity (FPDA)

\$15,000 Band \$75,000 Band

Monthly Average Index Strategy Spread	4.70%	3.00%
Pt-to-Pt Volatility Control Strategy Spread	5.00%	3.00%
S&P 500 [®] Index Pt-to-Pt Cap	2.00%	3.25%
Pt-to-Pt Participation Index Strategy	20.00%	30.00%
S&P 500 [®] Index Monthly Cap	1.05%	1.55%
Fixed Rate Strategy	1.55%	

Free Withdrawal:

Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+
Minimum Premium: \$15,000 Q/NQ - \$1,000 additional
Maximum Premium: \$1,500,000 w/o home office appr.

STATES NOT APPROVED: NY

Issue Ages: 0-80 Q/NQ

Based on issue date.

Surrender Charges: (5 Year)
8 - 7 - 6 - 5 - 4 - 0% +/- MVA
Riders:
Voya myIncome Withdrawal Benefit,
NCR except in CA & MA
DB = AV

Ages 0-75
3.15% 1st Year
1.55% Years 2-4
Ages 76-80
2.35% 1st Year
1.15% Years 2-4

Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Please call for rates when including ROP rider. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender charges may vary by state.

Voya Quest 7 Index Annuity (FPDA)

\$15,000 Band \$75,000 Band

Monthly Average Index Strategy Spread	4.60%	2.90%
Pt-to-Pt Volatility Control Strategy Spread	4.00%	2.25%
S&P 500 [®] Index Pt-to-Pt Cap	2.25%	3.50%
Pt-to-Pt Participation Index Strategy	25.00%	35.00%
S&P 500 [®] Index Monthly Cap	1.10%	1.60%
Fixed Rate Strategy*	1.75%	

Free Withdrawal:

Earned Interest from the Fixed Rate Strategy only in first year. 10% of accum value in years 2+
Minimum Premium: \$15,000 Q/NQ - \$1,000 additional
Maximum Premium: \$1,500,000 w/o home office appr.

STATES NOT APPROVED: NY

Issue Ages: 0-80 Q/NQ

Based on issue date.

Surrender Charges: (7 Year)
9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA
Riders:
Voya myIncome Withdrawal Benefit,
NCR except in CA & MA
DB = AV

Ages 0-75
4.50% 1st Year
2.25% Years 2-5
Ages 76-80
3.35% 1st Year
1.65% Years 2-5

*This first year rate includes 2.25% bonus. First year base rate is 1.75%. Minimum Guaranteed Contract Value is 1% on 87.5% of 1st year premium less any withdrawals, premium taxes, surrender charges. Min. Fixed strategy is 0.25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. Rider availability and Surrender Charges may differ for some states.

Voya Wealth Builder Plus Annuity (FPDA)

\$15,000 Band \$100,000 Band

S&P 500 [®] Index Pt-to-Pt Cap	5.25%	7.00%
Performance Trigger Index**	4.25%	5.25%
Interest Rate Benchmark Cap	10.00%	10.00%
Multiplier	3.25	4.50
Fixed Rate Strategy	3.00%	

Free Withdrawal:

Beginning in the second contract year, 5% charge free partial surrenders are available.
Minimum Premium: \$15,000 Q/NQ - \$1,000 additional
Maximum Premium: \$1,500,000 w/o home office appr.

STATES NOT APPROVED: NY

Issue Ages: 50-80 Q/NQ

Surrender Charges: (8 Year)
10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 0% +/- MVA
Riders:
NCR, TIR except in CA, IA & MA
MGWB (0.85% annual charge)
DB = AV

Ages 50-75
5.00% 1st Year
2.50% Years 2-5
Ages 76-80
3.75% 1st Year
1.85% Years 2-5

87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for each strategy elected. Min. Fixed strategy is 0.25%. Max. Monthly average spread is 25%. Withdrawals before age 59 1/2 may result in 10% federal penalty tax. IRA/qualified plans are already tax deferred. Guarantees based on claims paying ability of insurer. **NJ & TX- surrender charges vary for age 56+ on the original version. Rider availability and Surrender Charges may differ for some states & for ages 56+.

For Agent Use Only- Not for use with 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.

Rider Abbreviations: DBR - Death Benefit Rider; EWB - Enhanced Withdrawal Benefit; FWR - Flexible Withdrawal; GLWB - Guaranteed Lifetime Withdrawal Benefit; GMWB - Guaranteed Minimum Withdrawal Benefit; HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; UBR - Unemployment Benefit; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

- 1 Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and possibly an Interest Adjustment.
 - 2 Commissions are based on WA Regular schedule, may vary according to the product, client's issue age and the issue state. See your current commission schedule for further details.
 - 3 The blended index for Allianz 222® and Allianz 360® is: Dow Jones Industrial Average (35%), Bloomberg Barclays Capital U.S. Aggregate Bond Index (35%), EURO STOXX 50® Index (20%), and Russell 2000® Index (10%).
The A.M. Best rating of A+ was assigned in August, 2017. The Standard and Poor's rating of AA was affirmed in December, 2017. These independent ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.
 - 4 The BlackRock iBLD Claria™ Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between them daily based on historical realized volatility of the components. Annually, BlackRock will set allocations to the ETFs within each of the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares Russell 2000 ETF, iShares Core S&P 500 ETF, iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares 1-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF, iShares 7-10 year Treasury Bond ETF. The cash component is represented by the 3 month LIBOR rate.
 - 5 S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index w/AFR
- ° Income Pay® is issued by North American Company for Life and Health Insurance®, West Des Moines, IA and may not be available in all states, may not be available on all products, or appropriate for all clients. They Income Pay GMWB Rider is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation.
- ° The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option should the Company in its discretion determine that the use of the LBMA Afternoon (PM) Gold Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.
- ° The Barclays US Aggregate Bond Index is comprised of Barclays US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities. Barclays Risk Analytics and Index Solutions Limited and its affiliates ("Barclays") is not the issuer or producer of any Allianz products and Barclays has no responsibilities, obligations or duties to investors in respect of the Barclays US Aggregate Bond Index. The Barclays US Aggregate Bond Index is a trademark owned by Barclays, and the Barclays US Aggregate Bond Index is licensed for use by Allianz Life Insurance Company of North America as the Issuer of the Allianz product. While Allianz may for itself execute transaction(s) with Barclays in or relating to the Barclays US Aggregate Bond Index with Allianz products, investors acquire Allianz products from Allianz Life Insurance Company of North America and investors neither acquire any interest in the Barclays US Aggregate Bond Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in any Allianz product. The Allianz products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of any Allianz product or use of the Barclays US Aggregate Bond Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Barclays US Aggregate Bond Index or any data included therein.
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