

Company	American General	American General	American National	American National	Athene	Athene	Great American	Great American
Product	<b>Power 7 Protector</b>	<b>Power Select Builder</b>	<b>ASIA Plus 7</b>	<b>ASIA Plus 10</b>	<b>Performance Elite 7+</b>	<b>Performance Elite 10+</b>	<b>American Legend 7</b>	<b>Am. Landmark 5</b>
Ratings	AM Best - A	AM Best - A	AM Best - A	AM Best - A	AM Best - A	AM Best - A	AM Best - A	AM Best - A
Product Descriptions	7 Year SPDA Offering 3 Indexing Strategies and a Fixed Rate Account Alt. Version offers competitive Income Rider that DOUBLES income base in 10 years	10 Year SPDA Offers Uncapped Strategies! Alt. Version offers competitive Income Rider that offers Rising Income!	7 Year SPDA. Offers multiple crediting strategies and 2 competitive income riders!	10 Year SPDA. Offers multiple crediting strategies and 2 competitive income riders!	7-Year Bonus SPDA with 6% Premium Bonus (5% in some states) and Great Liquidity features including enhanced withdrawals and return of premium feature after year 4!	10-Year Bonus SPDA with 10% Premium Bonus (Lower in some states) and Great Liquidity features including enhanced withdrawals and return of premium feature after year 4!	7 Year FPDA Offers multiple crediting strategies and optional riders including income and death benefit riders Very versatile product!	5-Year FIA Accumulation Focused Product makes for a great CD Alternative! Multiple Crediting Strategies Available up to Age 89!
Index Source	S&P 500	2 Indices	S&P 500	S&P 500	4 Indices	4 Indices	S & P 500/Gold	4 Indices
Current Participation, Cap or Spread	Rates for \$100k+ 1-YR MLSB Par Rate: 70.0% 1-Yr Russell 2k Cap Rate: 4.60% 1-Yr PIMCO Par Rate 50.0% 1-Yr S&P 500 Pt to Pt Cap: 5.40% - Par Rate: 42.0% 1-Yr MLSB Par Rate : 70.0% Fixed Rate: 2.00%	Rates for \$100k+ 2-YR MLSB Spread: 0.00% 1-YR MLSB Par Rate: 75% 1-Yr S&P 500 Cap: 5.00% 2-YR S&P 500 Par Rate: 50.0% 1-Yr PIMCO Par Rate: 55.00% 2-Yr PIMCO Sprd: 2.95% 1-Yr Russell 2k Par Rate: 30.0% Fixed Rate: 2.10%	1% Premium Enhancement 1-Year S&P 500 Annual Cap: 4.35% 1-Year S&P 500 Cap w/ 50% Participation: 4.60% 1-Yr S&P 500 Monthly Cap: 1.00% 1-Yr S&P 500 Performance Trigger: 3.30% 1-Year Fixed Rate: 2.05%	1% Premium Enhancement 1-Year S&P 500 Annual Cap: 4.60% 1-Year S&P 500 Cap w/ 50% Participation: 5.15% 1-Yr S&P 500 Monthly Cap: 1.10% 1-Yr S&P 500 Performance Trigger: 3.75% 1-Year Fixed Rate: 2.20%	6% Premium Bonus (5% in some states) 2-YR BNPP w/ Par. Rate: 125% 2-Yr Morningstar Div Yield w/ Par. Rate: 70% 1-Yr S&P500 DRC2 8% w/ Par. Rate: 45% 2-Yr Janus SG with Par Rate: 85% 1-Year S&P 500 Cap: 4.50% 1-Yr S&P 500 Monthly Cap: 1.75% 1-Year Fixed Rate: 1.70%	9% Premium Bonus (Lower in alt states) 2-YR BNPP w/ Par. Rate: 110% 2-Yr Morningstar Div Yield w/ Par. Rate: 60% 1-Yr S&P500 DRC2 8% w/ Par. Rate: 40% 2-Yr Janus SG Par Rate: 75% 1-Year S&P 500 Cap: 4.00% 1-Yr S&P 500 Monthly Cap: 1.60% 1-Year Fixed Rate: 1.45%	Rates for \$100k+ 1-Yr Pt to Pt w/ Participation Rate: 65% 1-Yr S&P 500 Pt to Pt Cap: 5.65% 1-Yr iShares RE Cap: 7.65% 1-Yr. S&P Mon Cap: 2.20% 1-Yr. Gold Pt to Pt Cap: 7.00% 1-Yr S&P Retiree Spending Par Rate: 65% 1-Yr. Fixed Rate: 2.85%	Rates for \$100k+ 1-Yr S&P 500 P2P Cap: 5.55% 1-Yr S&P Retiree Spending w. Par Rate: 65% 1-Yr iShares RE Cap: 6.90% 1-Yr S&P RC P2P w Participation Rate: 65% 1-Yr Fixed Rate: 2.80%
Issue Ages	0-85 Annuitant/ 0-85 Owner	0-78 Annuitant/Owner	0-80 Annuitant/ 0-80 Owner	0-80 Annuitant / 0-80 Owner	0-83 Annuitant/Owner	0-78 Annuitant/Owner	0-85 Annuitant/Owner	0-89 Annuitant/Owner
Premium Limits	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000 Max \$750k for 76-80 Max. \$500k for 81+	Minimum: \$10,000 Maximum: \$1,000,000 Max \$750k for 76-80 Max. \$500k for 81+
Indexing Periods	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset or 2-Year	Annual Reset or 2-Year	Annual and 18 Months	Annual Reset
Guarantee Interest	1% on 87.5% of Premium	1% on 87.5% of Premium	1% on 87.5% of Premium	1% on 87.5% of Premium	1% on 87.5% of Premium	1% on 87.5% of Premium	1% on 100% of Premium	1% on 87.5% of Premium
Free Withdrawals	10% of accumulation valued after year 1	10% of accumulation valued after year 1	10% of accumulation valued after year 1	10% of accumulation valued after year 1	10% of accumulation valued	10% of accumulation valued after year 1	10% of accumulation value per year	10% of accumulation valued
Nursing Home Waiver	Terminal Illness, Extended Care, and ADL Waivers	Terminal Illness, Extended Care, and ADL Waivers	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)	Confinement and Terminal Illness Waivers	Confinement and Terminal Illness Waivers	Extended Care and Terminal Illness Waivers	Extended Care and Terminal Illness Waivers
Surrender Charge	7 YR 8,7,6,5,4,3,2%	10 YR 10,9,8,7,6,5,4,3,2,1%	7 YR 7,6,5,4,3,2,1%	10 YR 9,9,8,7,6,5,4,3,2,1%	7 YR 9,8,8,7,9,6,9,5,9,5,4%	10 YR 12,12,12,11,10,9,8,7,6,4%	7 Yr. 9,8,7,6,5,4,3%	5 YR 9,8,7,6,5%
States Not Approved	Call for States	Call for States	Call for States	Call for States	Call for States	Call for States	Call For States	Call for States
Commissions	4.50% (ages 0 - 80) Call for older ages	7.00% (ages 50-75) Call for older ages	5% (ages 0-75) Call for older ages	7% (ages 0-75) Call for older ages	5.00% (ages 0-70) Call for older ages	6.50% (ages 0-70) Call for older ages	4.75% (ages 0-75) Call for older ages	3.75% (ages 0-75) Call for older ages

Company	Great American	Lincoln National	Lincoln National2	Lincoln National3	North American	Reliance Standard	Reliance Standard4	Reliance Standard5
Product	Custom 10	New Directions	OptiBlend 5	OptiBlend 7 & 10	Perf. Choice 8 Plus	Keystone Index 5	Keystone Index 7	Keystone Index 10
Ratings	AM Best - A	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A+
Product Descriptions	10-Year SPDA with Variety of Crediting Strategies and Optional Riders!	6 and 8 Year SPDA Simple Design w Performance Triggered Rates and Multi-Year Guarantee Fixed Rates	5 Year FPDA Great Accumulation Potential with Volatility Controlled Crediting Options! Great CD Alternative	7 and 10 Year FPDA Great Accumulation Potential with Volatility Controlled Crediting Options! Competitive Income Rider!	8 Year FPDA with 3% Bonus. The company offers a non-bonus version with higher caps.	Straightfoward FIA with Few Moving Parts! Very competitive as CD Alternative	Straightfoward FIA with Few Moving Parts! Very competitive as CD Alternative	Straightfoward FIA with Few Moving Parts! Very competitive as CD Alternative
Index Source	4 Indices	S & P 500	2 Indices	2 Indices	7 indices incl. Vol Control	S & P 500	S & P 500	S & P 500
Current Participation, Cap or Spread	Rates for \$150k+ 1-Yr S&P 500 P2P Cap: 5.00% 1-Yr Gold P2P Cap: 5.75% 1-Yr iShares RE Cap: 6.00% 1-Yr S&P RC P2P w Participation Rate: 55% 1-Yr Fixed Rate: 1.90%	Rates/Caps Shown are for \$100k+ Performance Trigger 4.45% (6 yr); 4.15% (8 yr) 2-Year Pt to Pt Cap: 12.45% (6 yr); 10.75% (8 yr) Fixed Rate: 2.80% (6 yr); 2.55% (8 yr)	For \$100k+ 1-Yr No Cap w/ Spread: 1.20% 1-Year S&P Cap: 6.25% 1-Year S&P Trigger: 4.50% 1-Yr Fixed Rate: 2.95%	For \$100k+ 1-Yr No Cap w/ Spread: 1.80% (7 yr); 1.35% (10 yr) 1-Year S&P Cap: 5.55% (7 yr); 6.00% (10 yr) 1-Year S&P Trigger: 4.00% (7 yr); 4.25% (10 yr) 1-Yr Fixed Rate: 2.40% (7 yr); 2.30% (10 yr) Rates decreasing on 7/1	3% Premium Bonus 1-YR Uncapped Marc Spread: 2.40% 1-YR Uncapped Spread: 4.75% S&P 500 Ann Cap: 3.65% S&P 500 Mon Cap: 1.40% Inverse Performance Trigger Rate: 4.10% Fixed Rate: 1.65%	S&P 500 Point to Point Cap: 5.05% S&P 500 Point to Point with Participation Rate: 40% S&P 500 Monthly Averaging with Cap: 5.55% 1-Year Fixed Rate: 2.95%	S&P 500 Point to Point Cap: 5.40% S&P 500 Point to Point with Participation Rate: 42% S&P 500 Monthly Averaging with Cap: 5.90% 1-Year Fixed Rate: 2.95%	S&P 500 Point to Point Cap: 5.75% S&P 500 Point to Point with Participation Rate: 44% S&P 500 Monthly Averaging with Cap: 6.25% 1-Year Fixed Rate: 3.00%
Issue Ages	0-85 Annuitant/Owner	0-85 Annuitant/Owner	0-85 Annuitant/Owner	7 Yr 0-85 10 Yr 0-80	0-85 Annuitant / 0-85 Owner	0-85 Annuitant/Owner	0-85 Annuitant/Owner	0-85 Annuitant/Owner
Premium Limits	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$2,000,000	Minimum: \$10,000 Maximum: \$2,000,000	Minimum: \$10,000	Minimum: \$10,000 Maximum: \$500,000	Minimum: \$10,000 Maximum: \$500,000	Minimum: \$10,000 Maximum: \$500,000
Indexing Periods	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
Guarantee Interest	1% on 90% of Premium	0.50% on 100% of Premium	0.50% on 100% of Premium	0.50% on 100% of Premium	1% on 87.5% of Premium less Withdrawals	1% on 100% of Premium	1% on 100% of Premium	1% on 100% of Premium
Free Withdrawals	5% of accumulation valued	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation valued after year 1	10% annually	10% annually	10% annually
Nursing Home Waiver	Extended Care and Terminal Illness Waivers	Not Available	Nursing Home and Terminal Illness	Nursing Home and Terminal Illness	Nursing Home Waiver (Increases free withdrawals)	Nursing Home and Terminal Illness Benefit	Nursing Home and Terminal Illness Benefit	Nursing Home and Terminal Illness Benefit
Surrender Charge	10 YR 9.5,8.75,7.75,6.75,5.75,4.75,3.75,3,2,1%	6-Year 9, 8, 7, 6, 4.75, 3.5% 8-Year 9, 8, 7, 6, 4.75, 3.5, 2, .75%	5-Year 9,8,7,6^	7-Year 9,8,7,6,5,4,3% 10-Year 9,9,8,7,6,5,4,3,2,1%	8 YR 10,10,10,10,9,8,5,3%	5 Yr. Surrender 9,8,7,6,5%	7 Yr. Surrender 9,8,7,6,5,4,3%	10 Yr. Surrender 9,9,8,7,6,5,4,3,2,1%
States Not Approved	Call for States	MN, NY, OR, WA	Call for States	Call for States	Call for States	AL, GU, MT & NY	AL, GU, MT & NY	AL, GU, MT & NY
Commissions	6.00% (ages 0-75) Call for older ages	6 Yr 3.5% (Ages 0-75) 8 Yr 4.5% (Ages 0-75) Call for Older Ages	3.00% (Ages 0-74) Call for Older Ages	7 Yr 4.5% (Ages 0-74) 10 Yr 7.0% (Ages 0-74) Call for Older Ages	5.00% (ages 0-75) Call for Older Ages Reduced Comp in Some States	3.25% (ages 0-80) Call for Older Ages	4.50% (ages 0-80) Call for Older Ages	6.00% (ages 0-80) Call for Older Ages