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Accuracy is never guaranteed since rates and features change frequently.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017)[3]

Allianz 222® Annuity *(FPDA for 1 year)* *C54370-MVA, R95352-MVA*

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	1.70%	3.50%	-	-	-
S&P 500® Index[2]	1.50%	3.50%	-	-	-
Russell 2000® Index[5]	1.80%	3.25%	-	-	-
BlackRock iBLD Claria® Index[4] ER	-	3.40%	2.60%	90%	-
Bloomberg US Dynamic Balance Index II	-	3.75%	2.85%	85%	-
PIMCO Tactical Balanced Index ER	-	3.65%	2.85%	85%	-
Blended Index[3]	-	3.75%	-	-	-
Fixed Account Rate	2.00%	(BlackRock iBLD Claria not avail. in IA)			

*22% 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: 2 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:
*Allianz Income Multiplier NCR, DBR & FWR ****

Opt. A

Ages 0-75
6.50% 1st Yr

Ages 76-80
4.50% 1st Yr

Above rates are for non-registered agents. Registered reps should contact their broker/dealer for commission rates.

** 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. 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%.

Allianz 360℠ Annuity *(FPDA for 1 year)* *C54370-MVA, R95316-MVA*

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%	-	-	-
S&P 500® Index[2]	1.90%	4.50%	-	-	-
Russell 2000® Index[5]	2.30%	4.50%	-	-	-
BlackRock iBLD Claria® Index[4] ER	-	5.25%	1.45%	115%	-
Bloomberg US Dynamic Balance Index II	-	5.60%	1.60%	110%	-
PIMCO Tactical Balanced Index ER	-	5.40%	1.60%	110%	-
Blended Index[3]	-	5.25%	-	-	-
Fixed Account Rate	2.70%	(BlackRock iBLD Claria not avail. in IA)			

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: 2 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:
*360 Benefit Rider NCR, FWR ****

DB = AV

Opt. A

Ages 0-75
6.50% 1st Yr

Ages 76-80
4.50% 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 1.35% for the first 10 years, then a minimum of 1% thereafter (varies by state). Caps/spreads 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%.

A52454

*** Flexible Withdrawal Benefit (FWR) is available at issue only for additional cost. Death benefit, surrender charges and rider availability 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.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

Allianz Life Insurance Company of North America

A.M. Best (A+) Superior (2nd highest of 16, affirmed August, 2017)[3]

Allianz Accumulation Advantage℠ 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]	2.30%	6.00%	-
BlackRock iBLD Claria™ Index[4]	-	7.50%	95%
Bloomberg US Dynamic Balance Index II	-	7.50%	90%
PIMCO Tactical Balanced Index	-	7.25%	90%
Fixed Account Rate	3.15%	(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: NY

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

6.00% 1st Yr
Ages 0-75
4.00% 1st Yr
Ages 76-80

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.

A52422

* Flexible Annuity Option (FAO), Nursing Home Confinement (NCR) are available at issue only at no additional cost. Death benefit, surrender charges and rider availability 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

A.M. Best (A-) Excellent

AssetShield Series *ICC14 IDX8 * (FPDA)*

		Cap	Par Rate	Rep. Rate	Bailout Rate
AssetShield 5 ICC17 IDX-10-5	S&P 500® Annual Pt-to-Pt w/Cap	4.75%	-	-	2.75%
	S&P 500® Monthly Pt-to-Pt w/Cap	1.60%	-	-	1.00%
	S&P 500® Annual Pt-to-Pt w/PR	-	44%	-	25%
	Volatility Control Index[4]	-	110%	-	50%
	S&P 500® NeXt Monthly Pt-to Pt w/Replacement Rate	-	-	1.25%	-
	Fixed Value Rate	2.60%			
AssetShield 7 ICC17 IDX-10-7	S&P 500® Annual Pt-to-Pt w/Cap	5.00%	-	-	3.00%
	S&P 500® Monthly Pt-to-Pt w/Cap	1.70%	-	-	1.00%
	S&P 500® Annual Pt-to-Pt w/PR	-	47%	-	25%
	Volatility Control Index[4]	-	115%	-	50%
	S&P 500® NeXt Monthly Pt-to Pt w/Replacement Rate	-	-	1.40%	-
	Fixed Value Rate	2.75%			
AssetShield 10 ICC17 IDX-10-10	S&P 500® Annual Pt-to-Pt w/Cap	5.50%	-	-	3.50%
	S&P 500® Monthly Pt-to-Pt w/Cap	1.80%	-	-	1.00%
	S&P 500® Annual Pt-to-Pt w/PR	-	54%	-	25%
	Volatility Control Annual Pt-to-Pt Index[4]	-	120%	-	50%
	Volatility Control 2 Year Pt-to-Pt Index[4]	-	175%	-	70%
	S&P 500® NeXt Monthly Pt-to Pt w/Replacement Rate	-	-	1.50%	-
	Fixed Value Rate	2.90%			

Free Withdrawal:

10% of Contract Value annually, starting in year 2. Systematic W/D after 30 days, from Fixed Value.

Minimum Premium:
$5,000 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

STATES NOT APPROVED:
NY

Issue Ages:

AssetShield 5, 7
18-85 Q/NQ
AssetShield 10
18-80 Q/NQ

Surrender Charges:
AssetShield 5
(5 Year) 9.20 - 9 - 8 - 7 - 6 - 0%
AssetShield 7
(7 Year) 9.2 - 9 - 8 - 7 - 6 - 4 - 2 - 0%
AssetShield 10
(10 Year) 9.2 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%

Riders:
*NCR-100**, TIR-100***
DB = AV

AssetShield 5
3.75%
Ages 18-75
2.81%
Ages 76-80
1.88%
Ages 81-85

AssetShield 7
4.50%
Ages 18-75
3.38%
Ages 76-80
2.25%
Ages 81-85

AssetShield 10
6.00%
Ages 18-75
4.50%
Ages 76-80

Rates may vary in CA. * Form number may vary by state. MGSV equals 87.5% 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. Caps are set at issue, adjusted annually and never less than 0.50% for the Monthly Pt-to-Pt and 1% for the Annual Pt-to-Pt. 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.

See Page 12 for Rider abbreviations, Index and additional disclosures.

American Equity Investment Life Insurance Company

A.M. Best (A-) Excellent

Bonus Gold *INDEX-1-07 (FPDA)*

	Cap	Par Rate	Asset Fee
S&P 500® Monthly Average w/Par Rate	-	25%	-
S&P 500® Monthly Average w/Cap	2.25%	-	0%
Dow Jones® Monthly Average w/Cap	2.25%	-	0%
Dow Jones® Annual Pt-to-Pt w/Cap	2.25%	-	0%
S&P 500® Annual Pt-to-Pt w/Par Rate	-	15%	-
S&P 500® Annual Pt-to-Pt w/Cap	2.25%	-	0%
S&P 500® Monthly Pt-to-Pt w/Cap	1.20%	-	0%
10-Year US Treasury Bond	2.25%	-	0%
Bond Yield with Cap	5.15%	-	2.00%
Volatility Control Index[4]	-	-	3.75%
Fixed Value Rate 1.15%	S&P 500® Performance Trigger		2.00%

10% Premium Bonus - All 1st Year Premiums

Free Withdrawal:
10% of Contract Value annually, starting in year 2.
Systematic W/D & RMD immediately from Fixed Value.

Minimum Premium
$5,000 Q/NQ

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

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

Issue Ages:
18-80 Q/NQ
18-64 in FL

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

* Riders:
Lifetime Income Benefit
NCR-100, TIR-100

DB = AV

6.00%
Ages 18-75

1.00% Years 2-3

4.50%
Ages 76-80

.75% Years 2-3

Commissions listed above in years 2 & 3 are for premium received in 1st year.

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)*

Below rates are without Optional LIBR Rider

	Cap	Par Rate	Asset Fee
S&P 500® Monthly Average w/Par Rate	-	30%	-
S&P 500® Monthly Average w/Cap	2.50%	-	-
S&P 500® Annual Pt-to-Pt w/Par Rate	-	20%	-
S&P 500® Annual Pt-to-Pt w/Cap	2.50%	-	-
S&P 500® Monthly Pt-to-Pt w/Cap	1.30%	-	-
10-Year US Treasury Bond	2.50%	-	-
Bond Yield with Cap	5.65%	-	2.00%
Volatility Control Index[6]	-	-	3.50%
Fixed Value Rate 1.30%	S&P 500® Performance Trigger		2.25%

7% Premium Bonus - All 1st Year Premiums

Bonus Vesting Schedule:
(10 Year) 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%
Different in CA

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

Minimum Premium: $5,000 Q/NQ
Maximum Premium: $1,500,000, ages 18-69
$1,000,000, ages 70-74 - $750,000 ages 75-80

STATES NOT APPROVED: NY

Issue Ages:
18-80 Q/NQ

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

* Riders:
Lifetime Income Benefit (LIBR)
NCR-100, TIR-100

DB = AV

5.50%
1.00% Years 2-3
Different in CA

4.15%
Ages 76-80
.75% Years 2-3
Different in CA

Commissions listed above in years 2 & 3 are for premium received in 1st year.

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. Rates and availability may vary by state. See state specific disclosure for details.

American General Life Insurance Company

A.M. Best (A) Excellent

Power 7 & 10 Protector® *(SPDA)*

	7 Year Under $100,000	7 Year $100,000 +	10 Year Under $100,000	10 Year $100,000 +
S&P 500® Annual Pt-to-Pt w/Cap*	5.00%	6.25%	5.05%	6.30%
MLSB® Annual Pt-to-Pt w/Cap*	1.95%	1.00%	1.85%	0.95%
MLSB® Two Year Pt-to-Pt Spread*	0.80%	0.00%	0.75%	0.00%
PIMCO Two Year Pt-to-Pt Spread*	3.65%	2.25%	3.60%	2.25%
Fixed Rate*	2.20%	2.20%	2.25%	2.25%

Free Withdrawal:
10% of contract value, after first contract year, may be withdrawn.

Minimum Premium: $25,000 Q/NQ

Maximum Premium: $1,000,000 w/o home office approval

STATES NOT APPROVED: NY

Issue Ages:
7 Year- 0-85 Q/NQ
10 Year- 0-75 Q/NQ

Surrender Charges:
(7 Year) 8 - 7 - 6 - 5 - 4 - 3 - 2 - 0% + - MVA
(10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA

Riders:
No Living Benefit,
Lifetime Income Plus

7 Year
4.50%
Ages 0-80
2.50%
Ages 81-85

10 Year
7.00%

MGSV equals 87.5% of all premiums, less withdrawal proceeds, accumulated at the MGIR (1.00%), compounded daily. State variations may apply. * Rates shown are with No Living Benefit Rider. Lifetime Income Plus rates may vary.

Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

Athene Annuity and Life Company

A.M. Best (A) Excellent (3rd highest of 16)

Athene Ascent℠ 10 Bonus 2.0 *(SPDA)*

2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	85%
1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	55%
2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	55%
1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	45%
1 Year Pt-to-Pt S&P 500 Index (cap)	3.00%
S&P 500 Bailout Cap Rate	1.00%
1 Year S&P 500 Monthly Index (cap)	1.40%
2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	60%
1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	30%
1 Year No Cap Pt-to-Pt Index (par rate)*	50%
Fixed Rate Strategy (1-year guarantee)	1.20%

3% Premium Bonus

Free Withdrawal:
Year 1: 5% of accumulated value
Years 2+: 10% of accumulated value
Minimum Premium: $10,000 Q/NQ
Minimum Premium: $5,000 Q/NQ - AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA
Maximum Premium: 2 million w/o home office appr.
STATES NOT APPROVED: NY
*** STATE VARIATIONS:*
Ascent Pro 10 Bonus approved in FL for ages 65-80
Ascent Pro 10 Bonus Select approved for ages 35-80: in AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA

Issue Ages:
35-80 Q/NQ
(35-64 in FL) (35-74 in IN)

Surrender Charges:
12 - 12 - 12 - 11 - 10 - 9 - 8 - 7 - 6 - 4 - 0% +/- MVA
(No MVA in MO)
Different in CA

*** Riders:
Athene Income℠, NCR, TIR
DB = AV

Ascent 10 Bonus 2.0, Ascent Pro 10 Bonus
6.50% Ages 0-70
6.00% Ages 71-75
5.00% Ages 76-80

Ascent Pro 10 Bonus Select
6.50% Ages 0-70
6.00% Ages 71-75
5.00% Ages 76-80

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 Index℠ 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.

Athene Agility℠ 10 *(SPDA)*

2 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	115%
1 Year No Cap Pt-to-Pt BNP Paribas Index (par rate)*	80%
2 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	70%
1 Year No Cap Pt-to-Pt Morningstar Index (par rate)*	60%
2 Year Pt-to-Pt S&P 500 Index (cap)	7.00%
1 Year Pt-to-Pt S&P 500 Index (cap)	4.00%
S&P 500 Bailout Cap Rate	2.00%
2 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	85%
1 Year No Cap Pt-to-Pt Janus Market Cons. Index (par rate)	50%
Fixed Rate Strategy (1-year guarantee)	1.80%

Free Withdrawal:
10% of initial premium or accumulated value.
Maximum Premium: 2 million w/o home office appr.
Minimum Premium: $10,000 Q/NQ
Minimum Premium: $5,000 Q/NQ- AK, HI, MN, MO, NJ, PA, TX, UT, WA
STATES NOT APPROVED: OR

Issue Ages:
40-80 Q/NQ

Surrender Charges:
9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA
Different in CA

** Riders:
Athene Income℠, NCR, TIR
DB = AV

6.50% Ages 0-70
6.00% Ages 71-75
5.00% Ages 76-80

* 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 Index℠ MGSV is 87.5% of premium accumulated at a rate of 1%. ** Rider availability and/or features may vary by state.

Protective Life Insurance Company

A.M. Best (A+) Superior

Protective® Indexed Annuity II *(FPDA for 1 year)*

	5 - YEAR		7 - YEAR		10 - YEAR	
	<$100,000	$100,000+	<$100,000	$100,000+	<$100,000	$100,000+
Fixed Rate Strategy	2.60%	2.75%	2.70%	2.85%	2.95%	3.10%
Annual Pt-to-Pt Cap*	5.45%	5.75%	5.55%	5.85%	5.80%	6.10%
Annual Trigger Rate*	4.45%	4.75%	4.55%	4.85%	4.80%	5.10%
Annual Cap Rate to Term*	5.45%	5.75%	5.55%	5.85%	5.80%	6.10%

Free Withdrawal:
First contract year: 10% of initial deposit.
Subsequent years: 10% of contract value as of last contract anniversary. Contract value after each withdrawal must be at least $10,000.
Minimum Premium: $10,000 NQ/Q $1,000 min. additional
Maximum Premium: 1 million w/o home office approval
STATES NOT APPROVED: NY
Optional Principal Protection (ROP)
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 with principal protection feature may earn a lower interest rate than those without it.

Issue Ages:
0-85 Q/NQ
(5 Year) 9 - 9 - 8 - 7 - 6 - 0% +/- MVA
(7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA
(10 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA
Surrender Charges:
Different in CA, IA
Riders:
SecurePay SE, NCR, TIR, UW
DB = AV

5 Year 2.55%
7 Year 3.75%
10 Year 4.50%
Ages 81-85- commission rate is reduced 50%.

*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.

Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

EquiTrust Life Insurance Company®

A.M. Best (B++) Good

MarketTwelve Bonus Index® (SPDA)

S&P 500® 1-Year Pt-to-Pt w/Cap	2.50%
S&P 500® 1-Year Daily Average Cap	2.75%
S&P 500® 1-Year Monthy Average Par Rate	40%
S&P 500® 1-Year Monthly Cap	1.10%
S&P 500® 2-Year Monthly Average Cap	6.00%
Fixed Account	1.30%

*12% Bonus paid over 3 Years **

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 O/NO

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, TIR, Income for Life*

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)

S&P 500® 1-Year Pt-to-Pt w/Cap	3.00%
S&P 500® 1-Year Daily Average Cap	3.50%
S&P 500® 1-Year Monthy Average Par Rate	50%
S&P 500® 1-Year Monthly Cap	1.20%
S&P 500® 2-Year Monthly Average Cap	8.00%
Fixed Account	1.50%

12% Premium Bonus

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 O/NO

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)

S&P 500® 1-Year Pt-to-Pt w/Cap	5.00%
S&P 500® 1-Year Daily Average Cap	6.00%
S&P 500® 1-Year Monthy Average Par Rate	60%
S&P 500® 1-Year Monthly Cap	1.30%
S&P 500® 2-Year Monthly Average Cap	8.00%
Fixed Account	2.00%

6% Premium Bonus 1st 5 Years

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 O/NO

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:
** NCR, Income for Life, ROP, 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.

Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Fidelity & Guaranty Life Insurance Company

A.M. Best (A-) Excellent

FG AccumulatorPlus® Series *(FPDA)*

	7 Year	10 Year
S&P 500® 1 Year Monthly Pt-to-Pt Cap	2.10%	2.10%
S&P 500® Monthly Average Annual Cap	7.00%	7.50%
S&P 500® 1 Year Annual Pt-to-Pt Cap	6.00%	6.25%
Barclays Trailblazer Sectors 5 2 Year No Cap*	130%	140%
Index Gain Option with Declared Rate	4.75%	4.75%
Fixed Account	1.00%	

Free Withdrawal:
10% of prior anniversary account value (after first year)

Minimum Premium: $10,000 Q/NQ
($2,000 min Per Option)
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
AL, CT, MS, NY

Issue Ages:
0-85 NQ 18-85 Q

Surrender Charges:
(7 Year) 9 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA
(10 Year) *12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0%* +/- MVA
10 Year- *Different in AK, CA, DE, FL (65+), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA*
7, 10 Year- *No MVA in AK, IL, MN, MO, OR, PA, WA*

Riders: (availability varies by state)
HHC, NCR, TIR
DB = AV

Street Commission:
7 Year
5.00% Ages 0-70
4.00% Ages 71-80
3.00% Ages 81-85
10 Year
7.00% Ages 0-70
5.00% Ages 71-80
3.50% Ages 81-85

* Not available in IA or NH. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1.00% and 3.00%.

FG Index-Choice 10™ *(FPDA)*

S&P 500® 1 Year Monthly Pt-to-Pt Cap	1.50%
S&P 500® Monthly Average Annual Cap	3.75%
S&P 500® 1 Year Annual Pt-to-Pt Cap	3.50%
S&P 500® 2 Year Annual Pt-to-Pt Cap*	8.50%
S&P 500® 3 Year Annual Pt-to-Pt Cap*	14.25%
Index Gain Option with Declared Rate	3.00%
Fixed Account	1.00%

Up to 5% Premium Bonus **
4% Bonus in Lite States

Free Withdrawal:
10% of prior anniversary account value (after first year)
Minimum Premium: $10,000 Q/NQ
($2,000 min Per Option)
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED:
AL, CT, MS, NY

Issue Ages:
0-85 NQ 18-85 Q

Surrender Charges:
(10 Year) 14 - 13 - 12 - 11 - 10 - 8 - 6 - 4 - 2 - 1 - 0% +/- MVA
Different in AK, CA, DE, FL (Ages 65+ only), IN, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA
No MVA in AK, IL, MN, MO, OR, PA, WA

Riders: (availability varies by state)
HHC, NCR, TIR
DB = AV

Street Commission:
8.00% Ages 0-75
6.00% Ages 76-80
4.00% Ages 81-85

* Not available in NH. ** 5% Bonus on premium received in the first year. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. Cap 2% per period for 2 & 3 year Annual Pt-to-Pt. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1% and 3%.

Prosperity Elite Series *(FGL FPDA)*

	7 Year	10 Year	14 Year
S&P 500® 1 Year Monthly Pt-to-Pt Cap	2.10%	1.85%	1.85%
S&P 500® Monthly Average Annual Cap	6.50%	5.75%	5.75%
S&P 500® 1 Year Annual Pt-to-Pt Cap	5.50%	5.25%	5.25%
Gold 1 Year Annual Pt-to-Pt Cap	5.50%	5.50%	5.50%
Barclays Trailblazer Sectors 5 2 Year No Cap*	125%	120%	120%
Index Gain Option with Declared Rate	4.50%	4.25%	4.25%
Fixed Account		1.50%	
*Enhancement Package Vesting Bonus***	*3.00%*	*4.00%*	*5.00%*
*Protection Package Vesting Bonus***	*5.00%*	*7.00%*	*8.00%*

1st Year Premium Vesting Bonus **
included w/Enhancement or Protection Package

Free Withdrawal:
10% of prior anniversary account value (after first year)

Minimum Premium: $10,000 Q/NQ
($2,000 min Per Option)
Maximum Premium: 1 million w/o home office appr.

7, 10 Year- STATES NOT APPROVED:
AL, CT, MS, NY

14 Year- STATES NOT APPROVED:
AK, AL, CA, CT, DE, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA

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%

Issue Ages:
0-85 NQ 18-85 Q
State variations apply

Surrender Charges:
(7 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA
(10 Year) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA
(14 Year) 14.75 - 13.75 - 12.75 - 11.75 - 10.75 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +- MVA
Different in AK, CA, DE, FL (Ages 65+ only), MA MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA
No MVA in AK, IL, MN, MO, NC, OR, PA, VT, WA

Riders: (availability varies by state)
HHC, NCR, TIR
Enhancement Package, Protection Package
DB = AV

Street Commission:
7 Year
6.50% Ages 0-70
4.50% Ages 71-80
3.50% Ages 76-85
10 Year
8.00% Ages 0-75
6.00% Ages 76-80
4.00% Ages 81-85
14 Year
8.50% Ages 0-75
6.50% Ages 76-80
4.25% Ages 81-85

* Not available in IA or NH. ** 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, NV, NJ, OH, OK, SC, TX, UT. Min. Cap 1% for Monthly pt-to-pt, Annual pt-to-pt and Monthly average index options. Min. declared rate 1% for index gain option. On 87.5% of premium minimum, interest is between 1% and 3%.

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. Rates effective as of 11/1/2018. Subject to state availability. Certain restrictions may apply. Indexed interest rates may be subject to a cap, spread and/or participation rate. Surrender charges and market value adjustment may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 ½ may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of May 24, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 12 for S&P, Dow Jones & Barclays Disclaimers.

18-1137

See Page 12 for Rider abbreviations, Index and additional disclosures.

Fidelity & Guaranty Life Insurance Company

A.M. Best (A-) Excellent

Performance Pro *(FPDA)*

S&P 500® 1 Year 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	1.50%

*1st Year Premium Vesting Bonus ****
included when the optional EGMWB is elected
10% for issue ages 0-75 and 5.5% for issue ages 76+

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, MS, NY
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
Different in AK, CA, DE, FL (65+), IN, MA, MN NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA
No MVA in AK, IL, MN, MO, OR, PA, WA

Riders: (availability varies by state)
EGMWB, NCR, TIR, HHC
DB = AV

Street Commission:
8.00% Ages 0-75
6.00% Ages 76-80

* Not available in NH. ** Not available in IA or NH. *** Bonus is reduced in Lite States- AK, CA, DE, FL, MA, NV, NJ, OH, OK, SC, TX, UT, WA. Min. Cap 1% for Monthly pt-to-pt and Annual pt-to-pt index options. Min. cap 2% 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.

Safe Income Plus® *(FPDA)*

S&P 500® 1 Year Monthly Pt-to-Pt Cap	1.10%
S&P 500® 1 Year Annual Pt-to-Pt Cap	2.00%
S&P 500® 1 Year Annual Pt-to-Pt Cap	2.00%
Index Gain Option with Declared Rate	1.75%
Fixed Account	1.00%

*1st Year Premium Vesting Bonus **
included when the optional EGMWB is elected
8% for issue ages 0-75
Free Withdrawal:
10% of prior anniversary account value (after first year)
Minimum Premium: $10,000 Q/NQ ($2,000 mininimum per option)
Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED: AL, CT, ID, MS, NY
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) 12 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +- MVA
Different in AK, CA, DE, FL, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA
No MVA in AK, IL, MN, MO, OR, PA, WA
Riders: (availability varies by state)
EGMWB, NCR, TIR, HHC
DB = AV

Street Commission:
7.00% Ages 0-75
5.00% Ages 76-80

* 7% in AL, CA, DE, FL (issue ages 65 and older), MA, NV, NJ, OH, OK, SC, TX, UT. Min. Cap 1% for Monthly pt-to-pt and Annual pt-to-pt index options. 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. Rates effective as of 11/1/2018. Subject to state availability. Certain restrictions may apply. Indexed interest rates may be subject to a cap, spread and/or participation rate. Surrender charges and market value adjustment may apply to withdrawals. Withdrawals may be taxable and if made prior to ages 59 ½ may result in tax penalties. Optional provisions and riders may have limitations, restrictions and additional charges. A.M. Best rating as of May 24, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website www.AmBest.com. • No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early. See Page 12 for S&P, Dow Jones & Barclays Disclaimers.

18-113

Global Atlantic Financial Group - Forethought Life Insurance Company

A.M. Best (A) Excellent

Choice Accumulation II *(FPDA)*

	5 Year	7 Year	10 Year
MSCI EAFE One Year Pt-to-Pt w/Cap	5.25%	5.40%	5.65%
Russell 2000 One Year	5.25%	5.40%	5.65%
Annual Pt-to-Pt w/Cap	5.80%	6.00%	6.10%
Annual Pt-to-Pt w/Monthly Cap	1.85%	1.95%	2.05%
PIMCO Balanced Annual Pt-to-Pt w/Par Rate	105%	110%	115%
Annual Pt-to-Pt w/Performance Trigger	4.50%	4.65%	4.75%
Volatility Control Two Year Pt-to-Pt w/Spread	0.00%	0.00%	0.00%
Franklin US Index Two Year	0.00%	0.00%	0.00%
Fixed Account Strategy	2.85%	2.95%	3.05%

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

Issue Ages:
0-85 Q/NQ

Surrender Charges:
(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

Street Commission:
5 Year
4.00% Ages 0-80
2.00% Ages 81-85
7 Year
5.00% Ages 0-80
2.75% Ages 81-85

Choice Accumulation fixed index annuity, issued by Forethought Life Insurance Company. Available in most states with Contract FL-FIA-13 and ICC14-FL-FIA. 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+ SE℠ *(SPDA)*

	$10,000-$24,999	*$25,000-$99,999*	*$100,000 or more*
MSCI EAFE One Year Pt-to-Pt w/Cap	3.00%	3.00%	3.00%
Russell 2000 One Year	3.00%	3.00%	3.00%
Annual Pt-to-Pt w/Cap	3.00%	3.00%	3.25%
Annual Pt-to-Pt w/Monthly Cap	1.20%	1.20%	1.25%
PIMCO Balanced Annual Pt-to-Pt w/Par Rate	65%	65%	75%
Annual Pt-to-Pt w/Performance Trigger	2.60%	2.60%	3.00%
Volatility Control Two Year Pt-to-Pt w/Spread	4.50%	4.50%	3.00%
Franklin US Index Two Year	4.50%	4.50%	3.00%
Fixed Account Strategy	1.50%	1.50%	1.75%

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

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*
Guaranteed Lifetime Income Benefit
DB = AV

Street Commission:
7.00% Ages 55-75
5.00% Ages 76-80
(Rates 1.00% less in AK, DE, MD, MN, NV, OH, OK, OR, SC, TX, UT, WA)

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%.

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See Page 12 for Rider abbreviations, Index and additional disclosures.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

Great American Life Insurance Company®

A.M. Best (A) Excellent

American Legend® 7 *(FPDA)* *P1470017NW*

Strategy	*<$100,000*	*$100,000+*
S&P 500® Risk Control 1 Year Pt-to-Pt Par Rate*	65%	70%
S&P 500® 1 Year Monthly Sum Cap	2.30%	2.50%
S&P 500® 1 Year Pt-to-Pt Cap	6.15%	6.40%
S&P 500® U.S. Retiree 1 Year Pt-to-Pt Par Rate*	70%	75%
SPDR® Gold Shares 1 Year Pt-to-Pt Cap	7.00%	7.25%
iShares® U.S. Real Estate 1 Year Pt-to-Pt Cap	7.75%	8.25%
Fixed Rate Strategy	2.90%	3.00%

Free Withdrawal:
10% of Purchase payments in first year.
10% of account value beginning in year two.

Minimum Premium: $10,000 Q/NQ
$2,000 Q/NQ for Additional
Maximum Premium: w/o home office appr.
$1,000,000 ages 0-75 $750,000 ages 76-80
$500,000 ages 81+

NO MVA STATES: AL, CA, PA, UT, VA

STATES NOT APPROVED: NY, WA

Issue Ages:
0-85 NQ, Q
0-75 Inherited IRA

Surrender Charges:
(7 Year) 9 - 8 - 7 - 6 -
5 - 4 - 3 - 0% no MVA

** Riders:
IncomeSecure ℠,
IncomeSustainer® Plus
Inheritance Enhancer ℠, NCR, TIR
DB = AV

Street Commission:
4.75% Ages up to 75
2.75% Ages 76-80
2.75% Ages 81-85

* Index availability subject to state approval. MGIR is 1.25% 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!

Safe Return ℠ *(SPDA)* *P1074509NW*

Strategy	Rate
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%

Return of Premium Guarantee
Free Withdrawal:
10% of Purchase payments in first year.
10% of account value beginning in year two.

Minimum Premium: $25,000 Q/NQ
$5,000 NQ or $2,000 Q for Additional Premium
allowed 60 days from issue ONLY

Maximum Premium: w/o home office appr.
$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
18-75 Inherited IRA, 0-75 inherited NQ

Surrender Charges:
(10 Year) 10 - 9 - 8 - 7 - 6 - 5 -
4 - 3 - 2 - 1 - 0% no MVA
charges decrease monthly

** Riders:
IncomeSecure ℠,
IncomeSustainer® Plus
Inheritance Enhancer ℠, NCR, TIR
DB = AV

Street Commission:
5.50% Ages up to 75
4.10% Ages 76-85

* Index 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 1.25% 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 5 ℠ *(SPDA)* *P1112916NW*

Strategy	*<$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	6.05%	6.30%
Fixed Rate Strategy	2.85%	3.00%

Free Withdrawal:
10% of Purchase payments in first year.
10% of account value beginning in year two.
Minimum Premium: $10,000 Q/NQ
$2,000 Q/NQ for Additional Premium
allowed 60 days from issue ONLY
Maximum Premium: w/o home office appr.
$1,000,000 ages 0-75 $750,000 ages 76-80 $500,000 ages 81+

NO MVA STATES: AL, CA, PA, UT, VA

STATES NOT APPROVED: NY

Issue Ages:
0-89 NQ 18-89 Q
18-75 Inherited IRA, 0-75 inherited NQ

Surrender Charges:
(5 Year) 9 - 8 - 7 - 6 - 5 - 0% +- MVA

DB = AV

Street Commission:
3.75% Ages up to 75
2.75% Ages 76-85
1.75% Ages 86-89

* Index availability subject to state approval. MGIR is 1.25% of 90% less any withdrawals and early withdrawal charges. Trails Now Available. Call Today!

Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.

See Page 12 for Rider abbreviations, Index and additional disclosures.

Guggenheim Life and Annuity Company

A.M. Best (B++) Good

Highlander Fixed Indexed ™ *(SPDA)*

	7 Year	10 Year
S&P 500® Multi-Asset Risk Control 5	120%	100%
S&P 500® 1 Year Annual Pt-to-Pt Cap	5.50%	4.50%
S&P 500® Annual Pt-to-Pt w/Par Rate	55%	47%
Fixed Account	3.00%	2.50%

10 Year- 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:
(7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3% +/- MVA
(10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1% +/- MVA
Different in AK, CA, FL, MN, MO, NJ, OH, OK, OR, PA, SC, TX, UT, WA.
Riders:
*NCR, * GLWB, TIR*
DB = AV

7 Year- 5%
10 Year- 7%
Ages 0-75

7 Year- 4%
10 Year- 5%
Ages 76-80

commissions reduced in CA, FL

* GLWB is only available on the 10 Year product. 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®

A.M. Best (A+) Superior

OptiChoice ℠ *5* *(FPDA)*	*<$100K*	*>$100K*
Performance Triggered Specified Rate	3.90%	4.20%
1 Year Monthly Cap Index	1.60%	1.65%
1 Year Volatility Control Pt-to-Pt Index Spread	2.05%	1.60%
Fixed Account	2.35%	2.50%
OptiChoice ℠ *7* *(FPDA)*	*<$100K*	*>$100K*
Performance Triggered Specified Rate	4.20%	4.40%
1 Year Monthly Cap Index	1.70%	1.80%
1 Year Volatility Control Pt-to-Pt Index Spread	1.85%	1.35%
Fixed Account	2.45%	2.55%
OptiChoice ℠ *9* *(FPDA)*	*<$100K*	*>$100K*
Performance Triggered Specified Rate	4.40%	4.70%
1 Year Monthly Cap Index	1.80%	1.90%
1 Year Volatility Control Pt-to-Pt Index Spread	1.20%	0.95%
Fixed Account	2.55%	2.75%

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- 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
Different in AL, MN, MO, OR, UT, WA.

Riders:
NCR, TIR
Lincoln Lifetime Income ℠ *Edge or*
Lincoln Living Income ℠ *Advantage*
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

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 minimun is 1.00%. Product and features are subject to state availability. Limitations and exclusions may apply.

National Western Life

A.M. Best (A) Excellent

NWL Ultra Classic ® *(FPDA)* (01-1135-04 and state variations)

Option A:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average	
	Guaranteed 1st year Par-Rate	85%
	Guaranteed Min. Par-Rate	50%
	Current 1st Year Asset Fee Rate	0.00%
Option J:	Current 1st Year Annual Cap Rate	8.50%
Option U:	Equity Indexed Interest Rate - Annual Ratchet with Monthly Average	
	Guaranteed 1st year Par-Rate	170%
	Guaranteed Min. Par-Rate	20%
Fixed Interest Rate:	Current 1st Year Rate	4.20%
	Min. Guaranteed Interest Rate	1.00%
	For Policies with Policy Dates in October, November, December 2018	

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, NJ, NV, NY, OR, PA, SC, UT, WA

Issue Ages:
0-80 Q/NQ
0-85 in FL 0-56 in CA, 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, Accidential Death
** DB = AV*

1st Year NQ
10%
Ages 0-75
8.50%
Ages 76-80
1st Year Q
10%
Ages 0-70
8%
Ages 71-75
7%
Ages 76-80
Differs in FL, LA, TX

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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See Page 12 for Rider abbreviations, Index and additional disclosures.

Fixed Index Annuities November 30, 2018	Product / Participation Rate Interest Crediting Strategies	Free Withdrawal[1]/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission

North American Company For Life and Health Insurance®

A.M. Best (A+) Superior

North American Charter® Plus (FPDA)

Index	10 year	14 year
S&P 500® Daily Average Index Margin[7] (No Cap)	3.05%	2.45%
S&P 500® MPP Index Cap Rate[7]	1.50%	1.65%
S&P 500® APP Index Cap Rate[7]	3.65%	4.15%
S&P 500® APP Par Rate[7] (No Cap)	30%	35%
S&P 500® Low Vol. Daily Risk Control 5% APP Index Margin[7] (No Cap)	3.65%	3.00%
S&P 500® Low Vol. Daily Risk Control 8% PTP Index Margin[7]	4.90%	4.15%
Nasdaq-100® MPP Index Cap Rate[8]	1.20%	1.40%
Fixed Account Rate	1.90%	2.20%

*Premium Bonus **

Initial Premium:	*up to $74,999*	*$75,000+*
10 Year	6% Bonus	8% Bonus
14 Year	9% Bonus	11% Bonus

Penalty-Free Withdrawal: 10% of accum. value each year, after first year

Minimum Premium: $20,000 NQ / Q

Maximum Premium: 3 million w/o home office appr.

10 Year- STATES NOT APPROVED: NY

14 Year- STATES NOT APPROVED: AK, CT, DE, HI, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA

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 %

Issue Ages:
10 Year 0-79 Q/NQ (may vary by state)
14 Year 0-75 Q/NQ
(0-52 in CA) - (0-74 in IN, NH)

Surrender Charges:
(10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0%
(14 Year) 12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%
+/- Int. Adj. for all terms (may vary by state)

Riders:
NCR
DB = AV

Street Commission: 7.00% Ages 0-75; 10 Year 5.25% Ages 76-79

* Bonus applied to all premiums received first 7 years. Reduced rate in ND. Min. Guar. is 1.0% on 87.5% of prem. Index Cap rate for Annual Pt-to-Pt and Monthly Pt-to-Pt is guaranteed for the first year. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 0.25% for Monthly Pt-to-Pt. Index Margin rate for Daily Average and Annual Pt-to-Pt is guaranteed for the first year; Two Year Pt-to-Pt is guaranteed for 2 years. Max. rates are 25% for Daily Average, 15% for Annual Pt-to-Pt and Two Year Pt-to-Pt. Min. Par. rate is 5% for Annual Pt-to-Pt, guaranteed for the first year. Min. rate is 0.25% for Fixed Account. 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 BenefitSolutions® (SPDA)

Index	10 year	14 year
S&P 500® MA Par Rate[7] (No Cap)	80%	95%
S&P 500® MPP Index Cap Rate[7]	2.40%	2.70%
S&P 500® APP Index Cap Rate[7]	6.20%	7.10%
S&P 500® Low Vol. Daily Risk Control 5% APP Index Margin[7] (No Cap)	1.50%	0.80%
DJIA® Monthly Average Par Rate[7] (No Cap)	75%	85%
Nasdaq-100® MPP Index Cap Rate[8]	1.80%	2.05%
Fixed Account Rate	2.90%	3.35%

Penalty-Free Withdrawal:
5% of accumulation value each contract year, after first year. 10% beginning in third year, if no withdrawals taken in the prior year.

Minimum Premium: $20,000 NQ / Q

Maximum Premium: 1 million w/o home office appr.

10 Year- STATES NOT APPROVED: NY

14 Year- STATES NOT APPROVED: AK, CT, DE, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA

Issue Ages:
10 Year 40-79 *14 Year 40-75 Q/NQ

Surrender Charges:
10 - 10 - 9 - 9 - 8 - 8 - 7 - 6 - 4 - 2 - 0% +- MVA
12 - 12 - 11 - 11 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +-MVA
(may vary by state)

Riders: *NCR, Benefit Base*
DB = AV

Street Commission: 7.00% Ages 0-75; 5.25% Ages 76-79

* 40-54 in CA. Min. Guar. rate is 1.0% on 87.5% of prem. Index Cap rate for Annual Pt-to-Pt and Monthly Pt-to-Pt is guaranteed for the first year. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 0.25% for the Monthly Pt-to-Pt. Min. Par. rate is 5% for Annual Pt-to-Pt. Index Margin max. rate is 15% for Annual Pt-to-Pt. Min. rate is 0.25% for Fixed Account.

Strategic Design Annuity℠ X (SPDA)

Index	
S&P 500® MPP Index Cap Rate[7]	2.00%
S&P 500® APP Index Cap Rate[7]	5.25%
S&P 500® APP Par Rate[7] (No Cap)	45%
S&P 500® APP w/Inverse Trigger- Negative Index Return Threshold[7]	-10%
S&P 500® APP w/Inverse Trigger- w/Base Declared Par Rate[7]	2.00%
S&P 500® APP w/Inverse Trigger- w/Enhanced Declared Par Rate[7]	8.00%
S&P Multi-Asset Risk Control 5%- APP Par Rate[7] (No Cap)	100%
S&P Multi-Asset Risk Control 5%- Two Year Pt-to-Pt Par Rate[7] (No Cap)	130%
Fixed Account Rate	2.35%

Penalty-Free Withdrawal:
7% beginning of the initial premium once each contact year, after the 1st contract anniversary.

Minimum Premium: $20,000 Q $50,000 NQ

Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED: CA, DE, IN, MA, MD, MT, NC, NY

Issue Ages:
50-79 Q/NQ

Surrender Charges:
10 - 10 - 10 - 10 - 10 - 9 - 8 - 4 - 4 - 2 - 0% +- MVA

Riders:
NCR, GLWB
DB = AV

Street Commission: 7.00% Ages 0-75; 5.25% Ages 76-79

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

NAC VersaChoice℠ 10 (SPDA)

Index	
S&P 500® MPP Index Cap Rate[7]	2.10%
S&P 500® APP Index Cap Rate[7]	5.25%
S&P 500® APP Par Rate[7] (No Cap)	40%
S&P Multi-Asset Risk Control 5%- APP Index Margin[7]	0.65%
S&P 500® Low Vol. Daily Risk Control 5%[7]	2.25%
Fixed Account Rate	2.50%

Penalty-Free Withdrawal:
10% beginning of the year accumulation value once each contact year, after the 1st contract anniversary. If the optional Enhanced Liquidity Benefit (ELB) is elected at a cost, then penalty free withdrawals can be up to 20% of beginning of year AV, if no other withdrawals have been taken other than ELB charges.

Minimum Premium: $20,000 NQ/Q

Maximum Premium: 1 million w/o home office appr.

STATES NOT APPROVED: NY

Issue Ages: 0-79 Q/NQ

Surrender Charges:
(10 Year) 10 - 10 - 9 - 9 -8 - 8 - 7 - 6 - 4 - 2 - 0% (may vary by state)

Riders: NCR
[9]*Income Pay® or Income Pay® Plus or Enhanced Liquidity Benefit*
DB = AV

Street Commission: 7.00% Ages 0-75; 5.25% Ages 76-79

Min. Guar. is 1.0% on 87.5% of premium. Index Cap Rate for Annual Pt-to-Pt and Monthly Pt-to-Pt is guaranteed for the first year. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 0.25% for Monthly Pt-to-Pt. Index Margin for Annual Pt-to-Pt is guaranteed for the first year. Max. rate is 15% for Annual Pt-to-Pt and Two Year Pt-to-Pt. Min. Par. rate is 5% for Annual Pt-to-Pt, guaranteed for the first year. Min. rate is 0.25% for Fixed Account. Not all product features and riders are approved in all states. Rates above are for PREMIUM LEVEL of $20,000 to $74,999. Call for HIGH BAND Rates.

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See Page 12 for Rider abbreviations, Index and additional disclosures.

Creative Financial LLC, 1338 Third Avenue, Huntington, WV 25701

North American Company For Life and Health Insurance®

A.M. Best (A+) Superior

NAC RetireChoice ® *(FPDA)*

Index	10 year	14 year
S&P 500® Monthly Average Par Rate[7]	65%	80%
S&P 500® MPP Index Cap Rate[7]	2.00%	2.35%
S&P 500® Biennial Pt to Pt Index Cap Rate[7]	9.55%	11.15%
S&P 500® APP Index Cap Rate[7]	5.20%	6.00%
S&P 500® Inverse Performance Trigger Declared Rate[7]	6.35%	7.25%
S&P 500® Low Vol. Daily Risk Control 5% APP Index Margin[7]	2.30%	1.50%
S&P 500® Low Vol. Daily Risk Control 8% 2 Year PTP Index Margin[7]	3.30%	2.45%
S&P 400® MidCap Monthly Average Par Rate[7] (No Cap)	60%	70%
S&P 400® MidCap APP Index Cap Rate[7]	3.80%	4.45%
DJIA® Monthly Average Par Rate[7] (No Cap)	60%	75%
DJIA® APP Index Cap Rate[7]	4.00%	4.65%
Nasdaq-100® MPP Index Cap Rate[8]	1.55%	1.80%
Nasdaq-100® APP Index Cap Rate[8]	4.05%	4.70%
LBMA Afternoon (PM) Gold Price APP Index Cap Rate[10]	4.90%	5.85%
Fixed Account Rate	2.50%	2.85%

10 year- 2% Bonus
all premiums 1st 5 Years
2.5% Additional Premium Bonus
*with optional ABR * at a cost*
14 year- 3% Bonus
all premiums 1st 5 Years
5.0% Additional Premium Bonus
*with optional ABR * at a cost*

Penalty-Free Withdrawal:
10% of the current Accumulation Value once each contract year, after the first contract anniversary

Minimum Premium: $20,000 NQ/Q
Maximum Premium: 3 million w/o home office appr.

STATES NOT APPROVED:
AK, CT, DE, MN, MO, NV, NY, OR, SC, VT, WA
14 Year STATES NOT APPROVED: MT, OH, OK, UT

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%
(14 Year) 10 - 10 - 10 - 10 - 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0%
+/- Int. Adj. for all terms (may vary by state)

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%
Premium Bonus Recapture may vary by state

Riders: *NCR*
[9] *Income Pay ® or Income Pay ® Plus*
or *Optional Additional Benefit Rider**
DB = AV

Street Commission:
7.00%
Ages 0-75

10 Year
5.25%
Ages 76-79

* 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, 0.25% for Inverse Performance Trigger. 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)*

Index	8 year	12 year
S&P 500® MPP Index Cap Rate[7]	1.60%	1.70%
S&P 500® APP Index Cap Rate[7]	4.15%	4.25%
S&P 500® Inverse Performance Trigger Declared Rate[7]	5.50%	5.75%
S&P Multi-Asset Risk Control 5%- APP Index Margin[7] (No Cap)	1.35%	1.25%
S&P 500® Low Vol. Daily Risk Control 5% APP Return Threshold[7]	6.50%	6.00%
S&P 500® Low Vol. Daily Risk Control 5% APP w/Base Par Rate[7]	30%	30%
S&P 500® Low Vol. Daily Risk Control 5% APP w/Enhanced Par Rate[7]	120%	120%
S&P 500® Low Vol. Daily Risk Control 5% APP Margin[7] (No Cap)	3.00%	2.90%
S&P 400® MidCap APP Index Cap Rate[7]	3.20%	3.35%
DJIA® APP Index Cap Rate[7]	3.35%	3.55%
Nasdaq-100® MPP Index Cap Rate[8]	1.35%	1.40%
Nasdaq-100® APP Index Cap Rate[8]	3.40%	3.55%
Russell 2000® APP Index Cap Rate	3.40%	3.55%
Euro Stoxx 50® APP Index Cap Rate[11]	5.10%	5.45%
Hang Seng APP Index Cap Rate	4.60%	4.90%
Fixed Account Rate	2.15%	2.25%

8 Year- 3% Bonus
all premiums 1st 5 Years
12 Year- 5% Bonus
all premiums 1st 5 Years

Penalty-Free Withdrawal:
10% of the current Accumulation Value once each contract year, after the first contract anniversary

Minimum Premium: $10,000 NQ / $2,000 Q
Maximum Premium: 3 million w/o home office appr.
8 Year- STATES NOT APPROVED: NY
12 Year- STATES NOT APPROVED:
AK, CT, DE, IL, MN, MO, MT, NV, NY, OH, OK, OR, PA, UT, VA, WA
Index options and availability varies in HI, SC

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 %

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) - (0-55 in TX)

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)

Riders:
NCR
DB = AV

Street Commission:
8 Year
5.00%
Ages 0-75

3.75%
Ages 76-79

2.50%
Ages 80-85

12 Year
7.00%

Min. Guar. is 1.0% on 87.5% of premium. Index Cap rate for Annual Pt-to-Pt and Monthly Pt-to-Pt is guaranteed for the first year. Min. Cap rates are 0.50% for Annual Pt-to-Pt, 0.25% for Monthly Pt-to-Pt, 0.25% for Inverse Performance Trigger. Min. rates for Threshold Participation Strategy- 5% Base Par Rate and 10% Enhanced Par Rate; max. rate is 10% for Index Return. Index Margin rate for Annual Pt-to-Pt is guaranteed for the first year. Max. rate is 15% for Annual Pt-to-Pt. Min. Par. rate is 5% for Annual Pt-to-Pt, guaranteed for the first year. Min. rate is 0.25% for Fixed Account. Not all product features and riders are approved in all states.

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See Page 12 for Rider abbreviations, Index and additional disclosures.

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 Standard & Poor's 500® index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. The Dow Jones Industrial Average is a popular indicator of the stock market based on the average closing prices of 30 active U.S. stocks representative of the overall economy. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed for use by S&P Dow Jones Indices LLC and its affiliates. S&P® and S&P 500® are trademarks of S&P and Dow Jones®, Dow Jones Industrial AverageSM, DJIA and The Dow are trademarks of Dow Jones. These trademarks have been sublicensed for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). The S&P 500 and Dow Jones Industrial Average (DJIA) are products of S&P Dow Jones Indices LLC and/or its affiliates and have been licensed for use by Allianz. Allianz products are not sponsored, endorsed, sold, or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates make any representation regarding the advisability of investing in such product.

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%).

4 The BlackRock iBLD Claria® ER 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 The BlackRock iBLD Claria® ER Index (the "Index") is a product of BlackRock Index Services, LLC and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). BlackRock®, BlackRock iBLD Claria® ER Index, and the corresponding logos are Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. The Russell 2000 is a trademark of Russell Investments and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the product.

6 S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index w/AFR

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10 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.

11 EURO STOXX 50® Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain. The EURO STOXX 50 is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland. Allianz products based on the Index are in no way sponsored, endorsed, sold, or promoted by STOXX and shall not have any liability with respect thereto.