Annuity Product Guide Details

Annuity Calculations

Premium X % Payout = Commissionable Target

Note: Certain Riders & Commission Options will lower commission. check with provider for which will affect commission.

TYPE	Platinum Provider	Platinum Annuity Products	Payout
SPIA	american national (anico)	Rate Certainty Annuity 20 (ages 0-74)	8.33%
LTC	OneAmerica	Asset Care Single Premium	8.00%
LTC	OneAmerica	Asset Care Single Premium w/ ROP	8.00%
SPIA	american national (anico)	Rate Certainty Annuity 10 (ages 0-74)	7.50%
FPIA	National Western Life	Ultra Classic Age 0-70 Qualified & Roth IRAs < $25K (Louisiana Only)	7.42%
FPIA	National Western Life	Ultra Classic Age 0-75 Non-Qualified & Roth IRAs ≥ $25K (Louisiana Only)	7.42%
SPIA	SILAC	DENALI BONUS 14– AGE 0-75	7.42%
SPIA	SILAC	TETON BONUS 14– AGE 0-75	7.42%
SPIA	SILAC	VEGA BONUS 14– AGE 0-75	7.00%

TYPE	gold Provider	Gold Annuity Products	Payout
FIA	american national (anico)	Strategy Index 10 Yr EIA - Age 0-75	6.88%
SPIA	COREBRIDGE ANNUITY	Power 10 Protector Option 1 - Age 18-75	6.70%
SPIA	COREBRIDGE ANNUITY	Power 10 Protector Plus Income Option 1 - Age 50-75	6.70%
LTC	OneAmerica	Annuity Care II	6.67%
FPIA	National Western Life	Ultra Classic Age 0-70 Qualified & Roth IRAs < $25K (Not Louisiana, Nor Florid, Nor Texas)	6.58%
FPIA	National Western Life	Ultra Classic 0-75 Non-Qualified & Roth IRAs ≥ $25K (Not Louisiana, Nor Florida, Nor Texas)	6.58%
SPIA	Nassau	Bonus Annuity 10 in AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN (Age 0-75)	6.45%
SPIA	Nassau	Growth Annuity 10 in AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN (Age 0-75)	6.45%
SPIA	Nassau	Income Accelerator in AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN (Age 0-75)	6.45%
SPIA	Nassau	Personal Income in AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN (Age 0-75)	6.45%
SPIA	Nassau	Protection Choice in AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN (Age 0-75)	6.45%
SPIA	SILAC	TETON BONUS 10– AGE 0-75	6.38%
SPIA	Nassau	Bonus Annuity 10 in AK,CA, FL, GA, HI, IN, KY, LA, MA, MN, NJ, OH, OR, PA, SC, TX, UT, VA, WA, WI	6.25%
SPIA	GLOBAL ATLANTIC	INCOME 150+ 10 -AGE 0-80	6.25%
SPIA	GLOBAL ATLANTIC	FOREINCOME II 10 - AGE 0-80	6.25%
SPIA	GLOBAL ATLANTIC	FOREACCUMULATION II 10 - AGE 0-80	6.25%
FA	GLOBAL ATLANTIC	FORECARE – AGE 50-75	6.25%
LTC	OneAmerica	Indexed AnnuityCare up to age 75	6.25%
SPIA	SILAC	DENALI BONUS 10– AGE 0-75	6.20%
FPIA	National Western Life	Ultra Classic Age 76-80 Non-Qualified & Roth IRAs ≥ $25K (Louisiana Only)	6.17%
FPIA	NORTH AMERICAN	CHARTER PLUS 10 & 14 – AGE 0-75	6.00%
SPIA	NORTH AMERICAN	INCOME PAY PRO – AGE0-75	6.00%
SPIA	NORTH AMERICAN	BENEFITSOLUTIONS 10 – AGE 0-75	6.00%
SPIA	NORTH AMERICAN	CONTROL X – AGE 0-75	6.00%
SPIA	NORTH AMERICAN	VERSACHOICE – AGE 0-75	6.00%
SPIA	SILAC	VEGA BONUS 10– AGE 0-75	6.00%
SPIA	EQUITRUST	MARKETPOWER BONUS – ALL AGES	6.00%

Annuity Product Guide Details Continued

Annuity Calculations

Premium X % Payout = Commissionable Target

Note: Certain Riders & Commission Options will lower commission. check with provider for which will affect commission.

TYPE	Silver Provider	Silver Annuity Products	Payout
FIA	Lincoln	Lincoln OptiBlend 10 Age 0-74	5.83%
FPIA	National Western Life	Ultra Classic Age 0-70 Qualified & Roth IRAs < $25K (Florida Only)	5.75%
FPIA	National Western Life	Ultra Classic Age 71-75 Qualified & Roth IRAs < $25K (Louisiana Only)	5.75%
FPIA	National Western Life	Ultra Classic Age 0-75 Non-Qualified & Roth IRAs ≥ $25K (Florida Only)	5.75%
SPIA	American Equity	IncomeShield 9 - age 18-75	5.42%
SPIA	American Equity	IncomeShield 10 - age 18-75	5.42%
SPIA	american national (anico)	Strategy Index 10 Yr EIA (Ages 76-80)	5.42%
FPIA	National Western Life	Ultra Classic Age 76-80 Non-Qualified & Roth IRAs ≥ $25K (Not Louisiana Nor Florida)	5.33%
SPIA	American Equity	AssetShield 9 - age 18-75	5.33%
SPIA	American Equity	AssetShield Bonus 9 - age 18-75	5.33%
SPIA	American Equity	AssetShield 9 &10 - age 18-75	5.33%
SPIA	American Equity	AssetShield Bonus 9 & 10 - age 10 18-75	5.33%
SPIA	SILAC	DENALI BONUS 7 – AGE 0-75	5.33%
SPIA	SILAC	VEGA BONUS 7– AGE 0-75	5.33%
LTC	OneAmerica	Annuity Care up to age 75	5.21%
SPIA	Nassau	Bonus Annuity 9	5.20%
SPIA	Nassau	Growth Annuity 7	5.20%
SPIA	Nassau	Growth Annuity 9; California Only	5.20%
SPIA	EQUITRUST	MARKETVALUE – ALL AGES	5.12%
SPIA	EQUITRUST	MARKETFORCE – ALL AGES; Not California	5.12%
LTC	OneAmerica	Indexed AnnuityCare 76-85	5.00%
FPIA	Ameritas	Income 10 Index Annuity Opt A Age 0-80	5.00%
FPIA	National Western Life	Ultra Classic Age 76-80 Qualified & Roth IRAs < $25K (Louisiana Only)	4.92%
FPIA	National Western Life	Ultra Classic Age 71-75 Qualified & Roth IRAs < $25K (Not Louisiana Nor Florida)	4.92%
SPIA	SILAC	TETON BONUS 7 – AGE 0-75	4.91%
FPIA	National Western Life	Ultra Classic Age 0-57 Non-Qualified & Qualified (Texas Only)	4.70%
FA	Lincoln	Lincoln Long-Term Care FA 45-74	4.58%
FPIA	National Western Life	Ultra Classic Age 76-80 Non-Qualified & Roth IRAs ≥ $25K (Florida Only)	4.50%
SPIA	American Equity	FlexShield 10 - age 18-75	4.50%
FPIA	Ameritas	Accumulation 7 Index Annuity Opt A Age 0-80	4.46%
SPIA	Corebridge annuity	Power 7 Protector Option 1 - Age 18-80	4.33%
FA	Corebridge annuity	Power 7 Protector Plus Income Option 1 - Age 50-80	4.33%
SPIA	EQUITRUST	MARKETFORCE – ALL AGES; (California Only)	4.29%
FPIA	EQUITRUST	MARKETTEN BONUS – ALL AGES	4.29%
SPIA	american national (anico)	Strategy Index 7 Yr EIA (Ages 0 - 75)	4.16%
FPIA	National Western Life	Ultra Classic Age 71-75 Qualified & Roth IRAs < $25K (Florida Only)	4.08%
FPIA	National Western Life	Ultra Classic Age 76-80 Qualified & Roth IRAs < $25K (Not Louisiana Nor Florida)	4.08%

Annuity Product Guide Details Continued

Annuity Calculations

Premium X % Payout = Commissionable Target

<u>Note: Certain Riders & Commission Options will lower commission. check with provider for which will affect commission.</u>

TYPE	Bronze Provider	Bronze Annuity Products	Payout
SPIA	NORTH AMERICAN	Performance Choice 8 No Bonus Age 0-75	3.79%
FPIA	Ameritas	Income 10 Index Annuity Opt A Age 81-850	3.83%
FIA	Lincoln	Lincoln OptiBlend 7 Age 0-74	3.75%
SPIA	American Equity	IncomeShield 7 - age 40-75	3.75%
FPIA	National Western Life	Impact '7' Age 0-75 Non-Qualified & Roth IRAs ≥ $25K	3.66%
FPIA	National Western Life	Impact '7' Age 0-70 Qualified and Roth IRAs < $25K	3.66%
FPIA	Ameritas	Accumulation 7 Index Annuity Opt A Age 81 - 85	3.62%
SPIA	American Equity	EstateShield 9 - age 40-75	3.56%
SPIA	American Equity	EstateShield 9 & 10 - age 40-75	3.56%
SPIA	american national (anico)	Strategy Index 7 Yr EIA (Ages 76 - 80)	3.33%
SPIA	GLOBAL ATLANTIC	ForeIncome II 7 Ages 0-80 & 10 Ages 81-85	3.33%
SPIA	GLOBAL ATLANTIC	ForeAccumulation II 10 Ages 81-85	3.33%
FPIA	GLOBAL ATLANTIC	Income 150+ 7 Ages 0-80 & 10 Ages 81-85	3.33%
FPIA	GLOBAL ATLANTIC	ForeAccumulation II 7 Ages 0-80	3.33%
FPIA	National Western Life	Ultra Classic Age 76-80 Qualified & Roth IRAs < $25K (Florida Only)	3.25%
SPIA	American Equity	AssetShield 7 - age 18-75	3.25%
FPIA	National Western Life	Impact '7S' Age 0-75 Non-Qualified & Roth IRAs ≥ $25K	3.25%
FPIA	National Western Life	Impact '7S' Age 0-70 Qualified and Roth IRAs < $25K	3.25%
FPIA	National Western Life	Impact Age 0-75 Non-Qualified & Roth IRAs ≥ $25K (California Only)	3.25%
FPIA	National Western Life	Impact Age 0-70 Qualified and Roth IRAs < $25K (California Only)	3.25%
SPIA	American Equity	AssetShield 5 - age 18-75	3.12%
SPIA	GLOBAL ATLANTIC	ForeCare Ages 76-80	2.92%
SPIA	GLOBAL ATLANTIC	ForeAccumulation II 5 Ages 0-80	2.81%
SPIA	GLOBAL ATLANTIC	ForeIncome II 5 Ages 0-80	2.81%
FPIA	GLOBAL ATLANTIC	Income 150+ 7 Ages 81-85	2.19%
FPIA	GLOBAL ATLANTIC	ForeIncome II 7 Ages 81-85	2.19%
FPIA	GLOBAL ATLANTIC	ForeAccumulation II 7 Ages 81-85	2.19%
MYGA	american national (anico)	Palladium 10 Years (Ages 0-80)	2.19%
MYGA	american national (anico)	Palladium 7 Years (Ages 0-80)	2.03%
MYGA	american national (anico)	Palladium 5 Years (Ages 0-80)	1.87%
SPIA	GLOBAL ATLANTIC	ForeIncome II 5 Ages 81-85	1.71%
SPIA	GLOBAL ATLANTIC	ForeAccumulation II 5 Ages 81-85	1.71%