

ANNUITY PRODUCT GUIDE DETAILS

ANNUITY CALCULATIONS

$$\text{PREMIUM} \times \% \text{ PAYOUT} = \text{COMMISSIONABLE TARGET}$$

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 FLORIDA, 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 – AGE 0-75	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%

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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%

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ANNUITY PRODUCT GUIDE DETAILS CONTINUED

ANNUITY CALCULATIONS

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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%

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