

Carrier	Product	S&P Pt-Pt - Illustrated Max	S&P Pt-Pt - Cap	Guaranteed Interest Crediting	Other Indices List	Bonuses - % / Guaranteed / Year	Loan Options	Best Use
Allianz	Life Pro	7.02%	12.25%	0.10%	S&P (Monthly Sum, Trigger) Bloomberg US Dynamic Balance Index II, Allianz True Balance	Bonus guaranteed Starting in policy year 11, the interest bonus is equal to 15% of any interest credited to the Indexed Allocations, the Fixed Allocation, and/or the Interim Allocation at the end of the policy year.	Standard, Preferred, Indexed Loan	Overfunding, Cash Value
American General	Value Protector	6.05%	10.00%	0.00%	S&P (Participation, Cap Rate) MLSB Blend (S&P/Merrill Lynch 10 Year US Treasury Futures Total Return Index) Fixed Account	.75% Guaranteed After Year 5	Standard, Participating & Preferred Loan after policy year 10	Guaranteed Death Benefit, Low Cost Death Benefit
American General	Max Accumulator	7.31%	13.00%	0.00%	S&P (Participation, High Cap, Core Cap Rate) MLSB Blend (S&P/Merrill Lynch 10 Year US Treasury Futures Total Return Index) Fixed Account	.25% Guaranteed After Year 5	Standard, Participating & Preferred Loan after policy year 10	Overfunding, Cash Value
Lincoln	Accumulator	7.33%	11.50%	1% Floor	S&P 1 Year (Capped, Uncapped, High Par) Fixed	N/A	Fixed, Participating	Overfunding, Cash Value

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Lincoln	Wealth Advantage	6.39%	9.50%	1% Floor	S&P 1 Year (Capped, Uncapped, High Par) Fixed	Starting year 16, a guaranteed annual persistency bonus of 0.55% will be credited to your policy. Except on the Fixed Loan Collateral Account. As each indexed segment matures it will be credited with the bonus. Fixed and DCA accounts will be credited monthly.	Fixed, Participating	Low Cost Death Benefit
Minnesota Life	Eclipse	7.13%	12.50%	2.00%	S&P (100% Participation, 140% Participation, 3 Year 140% Participation). EURO STOXX50, Blended, Fixed Account	Non-Guaranteed Persistency bonus after year 10. 1% of the previous 10 years crediting.	Fixed, Index, Variable	Overfunding, Cash Value
Minnesota Life	Eclipse Protector	5.84%	9.50%	2.00%	S&P (100% Participation, 140% Participation, 3 Year 140% Participation). EURO STOXX50, Blended, Fixed Account	Non-Guaranteed Persistency bonus after year 10. 1% of the previous 10 years crediting.	Fixed, Variable	Guaranteed Death Benefit
Minnesota Life	Orion	7.13%	12.50%	2.00%	S&P (Low Volatility Uncapped, Low Volatility 2 Year Uncapped, Multiplier, High Cap) Blended, Fixed Account	Non-Guaranteed Persistency bonus after year 10. 1% of the previous 10 years crediting.	Fixed, Index, Variable	Overfunding, Cash Value

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Nationwide	Indexed	6.50%	12.00%	0.00%	S&P 500 Pt to Pt, Multi-Index Crediting rate	N/A	Declared, Alternative	Guaranteed Death Benefit, Low Cost Death Benefit
Nationwide	Protector	6.40%	11.00%	0.00%	S&P (Pt to Pt with multiplier) Multi Index with multiplier crediting rate	25% reduction on monthly COI beginning on the 21st policy year Only If: 1. Net accumulated premium test m met each month 2. Death Benefit Option 1 is elected at issue and not changed.	Fixed	Guaranteed Death Benefit, Low Cost Death Benefit
Nationwide	Accumulator	6.50%	11.00%	0.00%	S&P (Annual Pt to Pt, Annual Pt to Pt with multiplier crediting, Uncapped Pt to Pt crediting after spread) Multi index, Multi Index with multiplier crediting rate. MSCI EAFE Pt to Pt crediting rate	If you have met the Accumulated Net Premium Test at the beginning of policy year 16, then you will receive a guaranteed interest credit on each monthiversary, beginning on the first day of policy year 16. The amount of the guaranteed interest credit is 0.20% annualized.	Fixed	Overfunding, Cash Value
Protective	Choice	5.81%	9.50%	0.00%	S&P (Annual Pt to Pt)	N/A	Variable loan rate	Guaranteed Death Benefit, Low Cost Death Benefit
Prudential	Founders	5.82%	9.50%	0.00%	S&P (Plus 100, Plus 50)	N/A	Fixed	Guaranteed Death Benefit, Low Cost Death Benefit
Prudential	Index Advantage	6.29%	10.50%	0.00%	S&P (Indexed, Indexed Multiplier, Uncapped Indexed)	N/A	Fixed	Overfunding, Cash Value