



FIXED INDEXED ANNUITIES								
Company	Atlantic Coast Life	Sentinel Security	SILAC	SILAC	SILAC	SILAC	American Life	Farmers Life
	AM Best B++ Assets \$693 Million	AM Best B++ Assets \$879 Million	AM Best B+ Assets \$9.2 Billion	AM Best B+ Assets \$9.2 Billion	AM Best B+ Assets \$9.2 Billion	AM Best B+ Assets \$9.2 Billion	AM Best B++ Assets \$1.9 Billion	AM Best B++ Assets \$138 Million
Annuity Name	Retirement Plus Multiplier	Retirement Plus Multiplier	Teton Bonus 10	Teton Bonus 10 Lite States	Denali Bonus 10	Denali Bonus 10 Lite States	American Select Bonus	Farmers Harvest
Term Length	5 Years	5 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
Approved all states except	AK CA CT DE ID ME MI MN NH NJ NY WI	AK CT DE ME MA MI MO NH NJ NY TN VT VA WV WI	AK CA CT CO DE MA MN MO MT NV NJ NY OH OR PA SC TX UT WA	ONLY IN -> AK CA CT CO DE ID MA MN MO MT NV OH OR PA SC TX UT WA	AK CT CO DE ID IA MD MA MN MO MT NV NJ NY OH OR PA SC TX UT WA	ONLY IN AK CO CT DE ID MA MN MO NV OH OR PA SC TX UT WA	AL AK AR CA CT DE ME MD MA MN MS NH NJ NY NC PA RI SC TN VTAWAWW WI WV	ONLY IN AL AR AZ GA IA IN LA MA MO MS NE ND NM NV OH OK PA TN TX WV WY
Index Options	S&P Annual CAP S&P Annual PAR 5.00% Fixed Rate	S&P Annual CAP S&P Annual PAR 5.00% Fixed Rate	S&P Annual Cap S&P Annual Par S&P Monthly Cap S&P Mo Avg Par	S&P Annual Cap S&P Annual Par S&P Monthly Cap S&P Mo Avg Par	S&P Annual Cap S&P Annual Par S&P Monthly Cap S&P Mo Avg Par	S&P Annual Cap S&P Annual Par S&P Monthly Cap S&P Mo Avg Par	S&P Annual CAP S&P Annual PAR Fixed Rate Bucket	S&P Annual Cap S&P Annual Par Annual Fixed Rate
RESET DESIGN	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL
SIZZLE	5 YEARS + 7% COMP		11% CASH BONUS	9% CASH BONUS	10% CASH BONUS	8% CASH BONUS	14% CASH BONUS	10% CASH BONUS
Death Benefit	Owner	Owner	Owner	Owner	Owner	Owner	Owner	Annuitant
Issue Age	0 to 85	0 to 85	0 to 85	0 to 85	0 to 85	0 to 85	0 to 85	0 to 85
Immediate or Vesting Bonus	No Bonus	No Bonus	Vesting	Vesting	Vesting	Vesting	10-Yr Vesting	Vesting
Rider Fee	1.25% Buy Up Rider	1.25% Buy Up Rider	No Income Rider	No Income Rider	Free Income Rider	Free Income Rider	No Fee	Free Bonus Rider
Surrender Chgs	10,9,8,7,6 +/- MVA	10,9,8,7,6 +/- MVA	12,12,11,10,9,8,7,6,4,2 +/- MVA	9,30,8,40,7,50,6,60,5,70,4,75,3,80,2,85,1,90,90 +/- MVA	12,12,11,10,9,8,7,6,4,2 +/- MVA	9,30,8,40,7,50,6,60,5,70,4,75,3,80,2,85,1,90,90 +/- MVA	9,8,7,6,5,4,4,5,3,6,2,7,1,8,0,9 +/- MVA	9,8,7,6,5,4,3,2,5,1,5,0,9 +/- MVA
Minimum Premium	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$20,000	\$10,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FDPA Or SPDA	Single Premium	Single Premium	Modified Single	Modified Single	Modified Single	Modified Single	Single Premium	Single Premium
Product Highlights & Hot Points	10% Withdrawals after 1st Year Free RMD all Years Full Value at Death FREE RATES 11.5% S&P Cap 50.0% S&P Par Fixed Rate 5.00% BUY UP RATES 14.5% S&P Cap 60.0% S&P Par Fixed Rate 5.00%	10% Withdrawals after 1st Year Free RMD all Years Full Value at Death FREE RATES 11.5% S&P Cap 50.0% S&P Par Fixed Rate 5.00% BUY UP RATES 14.5% S&P Cap 60.0% S&P Par Fixed Rate 5.00%	11% PREMIUM BONUS 9% Bonus in FL 5% Withdrawals Cumulative to 30% Full Value Paid at Death Home Health Nursing Home & Terminal Waivers 6.35% Annual Cap 45% Annual Par 2.25% Monthly Cap 77% Month Avg Par	9% PREMIUM BONUS 11% Bonus in CO 5% Withdrawals Cumulative to 30% Full Value Paid at Death Home Health Nursing Home & Terminal Waivers 6.00% Annual Cap 45% Annual Par 2.00% Monthly Cap 75% Month Avg Par	10% PREMIUM BONUS 8% Ages 76-85 FL Bonus 8% 0-80 FL Bonus 6.50% 81+ 5% Withdrawals Full Value Paid at Death Home Health Nursing Home & Terminal Waivers 8.50% Annual Cap 57% Annual Par 2.75% Monthly Cap 100% Month Avg Par	8% PREMIUM BONUS 6.50% Ages 81-85 5% Withdrawals after 1st Year Full Value Paid at Death Home Health Nursing Home & Terminal Waivers 5.50% Annual Cap 40% Annual Par 1.75% Monthly Cap 75% Month Avg Par	14% PREMIUM BONUS 11% Ages 75-85 5% Withdrawals after 1st Year Full Value Paid at Death Including BONUS Agent Bonus Paid FIA Biz After 500K 7.75% S&P Ann Cap 40% S&P Ann Par 18.33% 1st Yr Fixed	10% PREMIUM BONUS 10% Withdrawals after 1st Year Full Value Paid at Death Including BONUS Req Minimum Distributions 9.0% Annual Cap 40% Annual Par 14.7% 1st Yr Fixed Bonus Plus 4.25% 1st Yr Fixed Rate
COMMISSION	7.00% 76-80 5.75% 81+ 3.50%	7.00% 76-80 5.75% 81+ 3.50%	7.25% 76-80 6.00% 81-85 4.50%	7.25% 76-80 6.00% 81-85 4.50%	7.00% 76-80 6.00% 81-85 4.50%	7.00% 76-80 6.00% 81-85 4.50%	7% Plus 75-85 4.00% PLUS	7.50% 76-85 5.50%


Rates Effective May 01, 2024

© 2024 Rawlings Insurance Services LLC

Highlights only. Please refer to brochures for complete details.
For Internal Use Only. Not for use in soliciting sales from the public.

MULTI-YEAR GUARANTEE ANNUITIES								
Company	National Security	Western United Life	Farmers Life	Stellar National	EquiTrust	Ohio State Life	American Life	Upstream Life
	AM Best B++ Assets \$57 Million	AM Best B++ Assets \$1.5 Billion	AM Best B++ Assets \$138 Million	AM Best B++ Assets \$40 Million	AM Best B++ Assets \$26 Billion	AM Best B+ Assets \$275 Million	AM Best B++ Assets \$1.9 Billion	AM Best NR Assets \$217 Million
Annuity Name	Secure Choice Advantage	Navigator Ultra MVA	Safeguard Plus	Stellar Security	Certainty Select	NEX MYGA	American Classic	Secure Legacy
Term Length	3, 5 or 7 Years	3, 5 or 7 Yrs	3 or 5 Years	5 Years	5, 6, 8 or 10 Yrs	3 or 5 Years	3 or 5 Years	2, 3 or 4 Years
Approved all states except	AK CA CT DE HI IL KS ME MA MI MN MO NV NJ NM NY NC ND OH OR PA SD VA WA WV WI WY	CA DE NJ NY SD	AK CA CO CT DE FL HI ID IL KS KY ME MD MI MN MT NH NJ NY NC OR RI SC SD UT VT VA WA WI	ONLY IN AZ AR DC IL IN IA MD MS MO PA WV	NY	CT ME NY VT	AL AK AR CA CT DE ME MD MA MN MS NH NJ NY NC PA RI SC TN VTVAWV WI WY	AL AK CA CT FL GA HI IA KS KY ME MA MI MO NH NJ NY NC OK OR PA RI SC VT WA WV WI
Interest Rate	3 Years 5.75% 5 Years 5.85% 7 Years 5.65% GUARANTEED ALL YRS	3 Years 5.20% 5 Years 5.55% 7 Years 5.55% GUARANTEED ALL YRS	3 Years 5.65% 5 Years 5.80% GUARANTEED ALL YRS	5.75% GUARANTEED ALL YRS	5 Years 5.35% 6 Years 5.40% 8 Years 5.50% 10 Years 5.60% GUARANTEED ALL YRS	3 Years 5.75% 5 Years 5.75% GUARANTEED ALL YRS	3 Years 5.81% 5 Years 5.83% GUARANTEED ALL YRS	2 Years 5.25% 3 Years 6.00% 4 Years 5.70% GUARANTEED ALL YRS
SIZZLE	5.85% for 5 YRS	5.0% PLUS	5.0% PLUS	HOT NEW MYGA	3.00% COMP	TOP 3 YR COMP	5.0% PLUS	6.00% for 3 YRS
Death Benefit	Owner	Annuitant	Annuitant	Owner	Owner	Owner	Owner	Owner
Issue Age	0 to 85	0 to 75	0-95	0 to 90	0 to 90	0 to 85	0 to 90	UNLIMITED
Renewal Window End of Term	30 Day Window	30 Day Window	30 Day Window	No Auto Renewal	30 Day Window	30 Day Window	30 Day Window	30 Day Window
Guar Formula	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS
Surrender Chgs	9,8,7,6,5,4,3	9,8,7,6,5,4,3 +/- MVA	9,8,7,6,5 +/- MVA	9,9,8,7,6	10,10,9,9,8,8,7,7,6,5 +/- MVA	9,8,7,6,5 +/- MVA	9,8,7,6,5 +/- MVA	10,9,8,7,6 +/- MVA
Minimum Premium	\$25,000	\$10,000	\$10,000	\$5,000	\$10,000	\$10,000	\$1,000	\$10,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FDPA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Full Value Paid at Death  10% Withdrawals after 1st Year FAST ISSUE E-APP ONLY NQ Funds Only Commission is Half Age 80-85	Death Benefit Surrender Value OR Continuation Options Below Beneficiary May Continue NQ to End of Term Benny May NOT Continue Qualified Buy & Hold NO Liquidity Options NO withdrawals during term period	Full Value Paid at Death Monthly Interest Checks Liquidity Option Terminal Illness & Nursing Home .10% Req Distribution .10%	Full Value Paid at Death 10% Withdrawals after 1st Year  Monthly Interest Checks Required Min Distributions Nursing Home & Terminal Illness Waivers No MVA	Full Value Paid at Death Accumulated Interest Withdrawal Req Minimum Distributions Excellent Commission Nursing Home & Terminal Illness Waivers	Death Benefit Surrender Value OR Account Value Paid over 5 Years  Liquidity Option Nursing Home .15% Death Benefit .30% 10% Withdrawal .15% Full Value at Death in FL for All Ages Full Value at Death in CA for Ages 65 + Comm in FL & CA Half for Age 76-85	Full Value Paid at Death 10% Withdrawals & RMD after 1st Year Comp 0.25% Less for Paper Apps Loyalty Bonus Paid If No Withdrawal Taken During Term Loyalty Bonus 5.70% 5 Years + 0.60% on initial premium 5.65% 3 Years + 0.45% on initial premium	Death Benefit Surrender Value OR Account Value Paid over 5 Years  Liquidity Option Death Benefit .25% 10% Withdrawal .15% Death Benefit Rider Required Issue A81+ FREE Accumulated Interest Withdrawal Comp Ages 81+ 4 Year 1.25% 3 Year 1.05% 2 Year 0.50%
COMMISSION	7 Year 3.00% 5 Year 2.25% 3 Year 1.50%	7 Year 2.40% 5 Year 2.00% 3 Year 1.48%	5 Year 2.50% 3 Year 1.75% A76+ 1.75% & 1.25%	2.50% 81-90 1.50%	3.00% 81-90 2.25%	5 Year 2.50% 3 Year 2.00% Half Comp A81-85	5 Year 2.50% 3 Year 1.50% 81+ 5Yr 1.5% 3 Yr 1.0%	4 Year 1.75% 3 Year 1.55% 2 Year 0.85%

MULTI-YEAR GUARANTEE ANNUITIES								
Company	Nassau Life & Annuity	Guaranty Income Life	Pacific Guardian Life	Oxford Life	Clear Spring	Sentinel Security	Atlantic Coast Life	
	AM Best B++ Assets \$2.7 Billion	AM Best A- Assets \$4.5 Billion	AM Best A Assets \$1 Billion	AM Best A Assets \$3 Billion	AM Best A- Assets \$16 Billion	AM Best B++ Assets \$879 Million	AM Best B++ Assets \$693 Million	
Annuity Name	MYAnnuity	Guaranty Rate Lock	Diamond Head MYGA	Multi-Select MYGA	Preserve MYGA	Personal Choice Annuity	Safe Haven 3	Safe Haven 5
Term Length	5 or 7 Years	5 or 7 Years	5, 7 or 10 Years	5, 7 or 10 Yrs	4, 5, 6, or 10 Yrs	3, 5 or 7 Years	3 Years	5 Years
Approved all states except	CA MA ME NY	AK HI ME NY	CT FL KS NJ NY ND SD	AL MS NY VT WV	NY	AK CT DC ME MA MI MO NH NJ NY TN VT VA WA WV WI	AK CA CT DC ID ME MI MN NH NJ NY PA VA WA WI	AK CA CT DC ID ME MI MN NH NJ NY PA VA WA WI
Interest Rate	5 Years 5.60% 7 Years 5.65%	5 Years 5.55% 7 Years 5.50%	5 Years 5.30% 7 Years 5.30% 10 Years 5.30%	5 Years 5.30% 7 Years 5.50% 10 Years 5.25%	4 Years 5.00% 5 Years 5.00% 6 Years 5.00% 10 Years 5.00%	3 Years 5.90% 5 Years 5.75% 7 Years 5.60%	Year 1 6.57% Yrs 2-3 5.57%	Year 1 6.55% Yrs 2-5 5.55%
	GUARANTEED ALL YRS	UNDER 100K .10% LESS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	UNDER 100K .30% LESS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS
SIZZLE	5.0% PLUS	Issue Age 100	Full Comp To 85	Fully Loaded	5.0% PLUS	5.90% for 3 YRS	5.90% for 3 YRS	5.0% PLUS
Death Benefit	Owner	Owner	Owner	Owner	Owner	Owner	Owner	Owner
Issue Age	0 to 85	0 to 100	18 to 85	0 to 85	0 to 90	0 to 90	0 to 90	0 to 90
Renewal Window End of Term	30 Day Window	30 Day Window	30 Day Window	30 Day Window	30 Day Window	30 Day Window	30 Day Window	30 Day Window
Guar Formula	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	COMPOUND INTEREST	COMPOUND INTEREST
Surrender Chgs	9,8,7,6,5,4,3 +/- MVA	9,8,7,6,5,4,3 +/- MVA	10,9,8,7,6,5,4,3,2,1	10,9,8,7,6,5,4, 3,2,1 +/- MVA	7,6,5,4,3,2,1,1,1,1 +/- MVA	9,8,7,6,5,5 +/- MVA	9,8,7 +/- MVA	9,8,7,6,5 +/- MVA
Minimum Premium	\$10,000	\$10,000	\$10,000	\$20,000	\$5,000 Qualified \$10,000 Non-Qual	\$10,000	\$10,000	\$10,000
Max Premium W/O Approval	\$1,000,000	\$3,000,000 0-90 \$500,000 91-100	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FDPA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Full Value Paid at Death Required Min Distributions Liquidity Option 10% Withdrawal .20% E-APP ONLY Nursing Home & Terminal Illness Waivers	Full Value Paid at Death 5% Withdrawals after 1st Year Req Minimum Distributions Nursing Home & Terminal Illness Waivers	Full Value Paid at Death 10% Withdrawals after 1st Year Life Events Rider Additional 10% Withdrawal Anytime After 1st Year - Once Premium Tax Paid Upfront for NQ in CO ME NV SD WY Premium Tax Paid At Annuitization in CA for NQ & Q	10% Withdrawals after 1st Year Full Value Paid at Death  Nursing Home Home Health & Terminal Illness Waivers Max Issue Age 0-75 1,000,000 76-80 750,000 81-85 500,000 Comm 60% lower 76-80 Comm 50% lower 81-85	Full Value Paid at Death 10% Withdrawals after 1st Year Monthly Interest Checks Required Min Distributions Comm 25% lower 81-85 Comm 50% lower 86-90	Death Benefit Surrender Value OR Account Value Paid over 5 Years Liquidity Option Death Benefit .35% 10% Withdrawal .08% MN Rate 30 Bpt Less Death Benefit Rider Required Issue A86+ FL Full Value at Death 3 Year 5.60% 5&7 Yr 5.50% CA Full Value at Death 3 Year 5.40% 5&7 Yr 5.30%	Death Benefit Surrender Value OR Account Value Paid over 5 Years Liquidity Option Death Benefit .25% 10% Withdrawal .15% Monthly Interest .05% Contracts issued in FL include Death Benefit Feature for only 27 Basis Points Death Benefit required 86-90 all st except FL	Death Benefit Surrender Value OR Account Value Paid over 5 Years Liquidity Option Death Benefit .25% 10% Withdrawal .15% Monthly Interest .05% Contracts issued in FL include Death Benefit Feature for only 25 Basis Points Death Benefit required 86-90 all st except FL
COMMISSION	7 Year 2.60% 5 Year 2.10% A81+ 1.35% & 1.10%	7 Year 3.00% 5 Year 2.75% 75+ 7 Yr 1.5% 5 Yr 1.5%	5 Year 2.25% 7 Year 2.45% 10 Year 2.75%	5 Year 2.50% 7 Year 2.50% 10 Year 3.00%	10 Year 3.00% 5&6 Yr 2.50% 4 Year 1.75%	5 & 7 Yr 2.25% 3 Year 1.50% 81-90 5&7 1.5% 3Yr 1%	1.50% 81-90 1.0%	2.40% 81-90 1.30%

MULTI-YEAR GUARANTEE ANNUITIES								
Company	Aspida Life	Liberty Bankers	Sagicor	Symetra	Life Of The Southwest	Standard	Athene	Oceanview
	AM Best A- Assets \$800 Million	AM Best A- Assets \$2.3 Billion	AM Best A- Assets \$4.1 Billion	AM Best A Assets \$49 Billion	AM Best A+ Assets \$29 Billion	AM Best A Assets \$32.9 Billion	AM Best A Assets \$146 Billion	AM Best A Assets \$6.5 Billion
Annuity Name	Synergy Choice	Bankers Elite	Milestone MYGA	Select Max 7	RetireMax Secure 5	Focused Growth Annuity	MaxRate	Harbourview MYGA
Term Length	3, 5 or 7 Yrs	5, 7 or 9 Yrs	5 Years	7 Years	5 Years	5 or 7 Years	5 or 7 Years	5, 7 or 10 Yrs
Approved all states except	NY	AL DE NY	AK CT ME MT NY VT	NY	AZ MD MT NJ NC OK OR WA	NY	NY	CT NY VT
Interest Rate	3 Years 5.45% 5 Years 5.45% 7 Years 5.40% UNDER 100K .15% LESS	5 Years 5.30% 7 Years 5.30% 9 Years 5.30% GUARANTEED ALL YRS	5.30% UNDER 100K SEE BELOW	5.30% UNDER 250K SEE BELOW	5.00% GUARANTEED ALL YRS	5 Years 5.25% 7 Years 5.20% UNDER 100K .10% LESS	5 Years 5.50% 7 Years 5.50% UNDER 100K .25% LESS	5 Years 5.65% 7 Years 5.50% 10 Years 5.65% UNDER 80K .35% LESS
SIZZLE	5.0% PLUS	5.0% PLUS	5.0% PLUS	5.0% PLUS	5.0% PLUS	5.0% PLUS	5.0% PLUS	5.0% PLUS
Death Benefit	Owner	Annuitant	Owner	Owner	Annuitant	Owner	Owner	Owner
Issue Age	18 to 90	See Below	0 to 90	0 to 90	0 to 85	0 to 90	0 to 83	18 to 89
Renewal Window End of Term	No Auto Renewal	No Auto Renewal	30 Day Window	No Auto Renewal	No Auto Renewal	30 Day Window	No Auto Renewal	30 Day Window
Guar Formula	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS	GUARANTEED ALL YRS
Surrender Chgs	9,8,7,6,5,4,3 +/- MVA	7,9,7,0,6,2,5,3,4,4, 3,5,2,7,1,8,0,9 +/- MVA	9,8,7,6,5 +/- MVA	8,8,7,6,5,4,3 +/- MVA	7,7,7,6,5 +/- MVA	9,4,8,5,7,5,6,5, 5,5,4,5,3,5 +/- MVA	10,10,10,10, 10,10,10 +/- MVA	9,9,8,7,6,5,4,3,2,1 +/- MVA
Minimum Premium	\$25,000	\$10,000	\$15,000	\$10,000	\$100,000	\$15,000	\$10,000	\$20,000
Max Premium W/O Approval	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	See Below	\$1,000,000	\$1,000,000	\$1,000,000
FDPA Or SPDA	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights & Hot Points	Full Value Paid at Death Liquidity Option 10% Withdrawal .20% Monthly Interest .10% Commission is Half Age 81-90 E-APP ONLY	Buy & Hold NO Liquidity Options NO withdrawals during term period FLORIDA ONLY Full Value at Death All Issue Ages CALIFORNIA ONLY Full Value at Death Issue Age 65+ Max Issue Ages 5 Yr 0 to 90 (75 CA FL) 7 Yr 0 to 85 (70 CA FL) 9 Yr 0 to 80 (65 CA FL) Full Comm All Ages	Full Value Paid at Death 10% Withdrawals after 1st Year Req Minimum Distributions RATE UNDER 100K 50K to 99K 5.05% 15K to 49K 4.60% CALIFORNIA RATE IS .05% LOWER E-APP Commission Below. Paper App Pays .50% Less	Full Value Paid at Death Accumulated Interest Withdrawal Required Min Distributions Terminal Illness & Nursing Hm Waiver RATE UNDER 250K 100K to 249K 5.25% 50K to 99K 5.10% 10K to 49K 4.95%	Full Value Paid at Death 10% Withdrawals after 1st Year Monthly Interest Checks Required Min Distributions Max Issue Age 0-70 2,000,000 71-75 1,500,000 76-80 1,000,000 81-85 500,000	Full Value Paid at Death Monthly Interest Checks Required Min Distributions Nursing Home & Terminal Illness Waivers	Full Value Paid at Death Monthly Interest Checks Required Min Distributions Terminal Illness & Nursing Hm Waiver Rate .05% Lower AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA	Full Value Paid at Death  10% Withdrawals after 1st Year CALIFORNIA RATE IS .15% LOWER Half Comp Age 80-89
COMMISSION	7 Year 2.75% 5 Year 2.25% 3 Year 1.50%	9 Year 2.75% 7 Year 2.50% 5 Year 2.25%	2.50% 81-85 1.75% 86+ 1.25%	3.25% 76-85 2.25%	2.00% 81-85 1.55%	2.00% 81-85 1.0% 86+ 0.77%	7 Year 2.50% 5 Year 2.00%	10 Year 2.75% 7 Year 2.75% 5 Year 2.25%

Rates Effective May 01, 2024

© 2024 Rawlings Insurance Services LLC

Highlights only. Please refer to brochures for complete details.

For Internal Use Only. Not for use in soliciting sales from the public.