

S&P 500 Annual Point-to-Point Caps



Rates as of 12-6-23

Product in red decreases on the date below

Product in green will increase on the date below

Product in blue will stay the same on the date below

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Highest S&P 500 APTP Per Carrier - *RATES SUBJECT TO CHANGE - PLEASE CHECK STATE APPROVALS*

Rating	Carrier	Product	APTP	Rider	Spread/Fee	Date	Notes
A+	Allianz	Allianz Accumulation Advantage	10.50%	No	o	12/5/2023	Over \$100k; 8.50% Under \$100k
A-	American Equity	AssetShield 10	10.50%	No	1.50% Fee	9/6/2023	8.50% No Fee
B++	American Life	American Select (10yr, 7yr)	11%	No	o	8/2/2023	o
A	American National	Strategy Indexed Annuity PLUS 10	10%	Optional	o	12/1/2023	9.50% on their 7yr product
A	Americo	Ultimate One Index 9	8.85%	No	o	11/29/2023	o
A	Americo (Legacy)	ClassicMark 10	9.10%	No	o	11/29/2023	o
A	Ameritas (Legacy)	FlexMark Select	10.85%	Required	1% Fee	12/5/2023	1% Fee; Over \$200k; 9.10% w/No Fee
A-	Aspida	Synergy Choice Max 10	11.50%	No	o	11/29/2023	Over \$100k
A-	Athene	Performance Elite 7/Performance Elite 7 Plus	14%	Yes/No	1.25% Fee	10/27/2023	10.75% Cap with No Fee
B++	Atlantic Coast Life	Accumulation Protector Plus	12.25%	Yes	.95bps	11/17/2023	with Buy-Up Rider; 10% without Rider
A-	Clear Spring Life	ViStar	10.50%	Optional	o	12/1/2023	10.50% on ClearFlex, too
A	Corebridge Financial	Power 10 Protector	12.75%	Optional	o	12/4/2023	Over \$100k; 11.25% below \$100k
A-	Delaware Life	Target Growth 10	12%	Optional	o	12/4/2023	Over \$100k; 10% Under \$100k
B++	EquiTrust	MarketMax Index	13%	No	1% Fee	10/17/2023	10% with No Fee
A-	F&G	Prosperity Elite 14	12.50%	Required	o	11/14/2022	Enhancement or Protection Package
B++	Farmers Life Insurance Company	Farmers Harvest 10, 7, 5	13%	No	.95bps Fee	8/1/2023	11% with no Fee
A-	Global Atlantic	ForeAccumulation II 5	11.75%	No	o	12/11/2023	Over \$100k; 11% Under \$100k
A-	Guaranty Income Life	WealthChoice 10	12%	Optional	o	12/1/2023	10.75% w/Optional 5% Bonus
A+	Integrity	Indextra 5	11.25%	Optional	o	11/15/2023	o
B++	Investors Heritage	Heritage Income Advantage	2.50%	Optional	o	12/1/2023	6% Premium Bonus
A	Lincoln	OptiBlend 7	11%	No	o	11/29/2023	Over \$100k
A+	MassMutual Ascend	American Legend 7	9.75%	No	o	12/7/2023	Over \$100k; 9.25% Under \$100k
B+	Nassau	Nassau Growth Annuity Group A	12.25%	No	o	12/1/2023	o
A+	National Life Group (LSW)	Zenith Income 7	11.50%	Optional	o	9/29/2023	Max Bonus or Split Bonus Rider
A	National Western Life	NWL Capital Solutions	11.75%	No	o	11/29/2023	Over \$100k; 11.15% Under \$100k
A+	Nationwide	Nationwide Peak 10	7.50%	Optional	o	12/1/2023	7% in "Compact" States
A+	North American	NAC VersaChoice	8.75%	Optional	o	12/12/2023	Over \$75k
A-	Oceanview	Harbourview 10yr FIA	12%	No	o	11/6/2023	o
A-	Oxford Life	Select 10	9.50%	Optional	o	12/1/2023	o
A+	Pacific Life	Pacific Index Foundation 10	9.90%	No	o	12/1/2023	Over \$100k; 9.35% Under \$100k
A+	Protective	Asset Builder II 10 (No ROP)	9.45%	No	o	12/12/2023	Over \$100k
A+	Prudential	Prudential SurePath	9%	No	o	8/1/2023	3yr APTP 32%
A++	Reliance Standard	Reliance Accumulator 7yr & 5yr	10%	No	o	11/2/2023	Keystone 7yr & 5yr, too
A+	Securian Financial	SecureLink Ultra 7	11.70%	No	o	12/1/2023	\$500k +
B++	Sentinel Security	Accumulation Protector Plus	12.25%	Yes	.95bps	11/17/2023	with Buy-Up Rider; 10% without Rider
B+	SILAC	Denali 14yr	14.50%	Required (Free)	o	10/26/2023	Free Income Rider
A	Symetra	Symetra Edge Elite 7 and 5	12%	No	o	11/28/2023	Over \$100k; 11.50% Under \$100k
A	The Standard	Index Select Annuity 10, 7	11.50%	No	o	12/1/2023	Over \$100k; 11.25% Under \$100k

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Clear Spring Life – formerly Guggenheim
 Corebridge Financial – formerly American General (AIG)
 MassMutual Ascend – formerly Great American