

S&P 500 Participation Rates

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 Par Rate For Each Company - Allianz, Athene, Global Atlantic, Integrity, MassMutual Ascend & Oxford Life do not have this option

RATES SUBJECT TO CHANGE - PLEASE CHECK STATE APPROVALS

Rating	Carrier	Product	PAR	Rider	Spread/Fee	Date	Notes
A-	American Equity	AssetShield 10	60%	No	1.50% Fee	9/6/2023	45% with no Fee
B++	American Life	American Select 10	42%	No	o	8/2/2023	o
A	American National	Strategy Indexed Annuity PLUS 10	50%	Opt.	o	12/1/2023	45% on their 7yr product
A	Americo	Ultimate One Index 9	55%	No	o	11/29/2023	o
A	Americo (Legacy)	LibertyMark Freedom 10	72%	No	1.75% Fee	11/29/2023	2yr Index; 53% w/No Fee
A	Ameritas (Legacy)	FlexMark Select	77%	Yes	2% Fee	12/5/2023	Over \$200k; 2yr Index; 63% w/No Fee
A-	Aspida	Synergy Choice Max 10	60%	No	1% Fee	11/29/2023	o
B++	Atlantic Coast Life	Accumulation Protector Plus	55%	Yes	.95bps Fee	11/17/2023	75% 2yr w/Rate Enh. Rider; 43% 1yr, 60% 2yr w/no rider
A-	Clear Spring	Highlander 7	55%	Opt.	o	12/1/2023	o
A	Corebridge Financial	Power 10 Protector	48%	Opt.	o	12/4/2023	Over \$100k; 43% below \$100k
A-	Delaware Life	Target Growth 10	65%	No	o	12/4/2023	Over \$100k; 60% Under \$100k
B++	EquiTrust	MarketFive Index	50%	Opt.	o	10/17/2023	o
A-	F&G	FG AccumulatorPlus 10 w/Fee	60%	Req.	1.25% Fee	11/10/2023	o
B++	Farmers Life Insurance Company	Farmers Harvest 10, 7, 5	60%	No	.95bps Fee	8/1/2023	50% with no Fee
A-	Guaranty Income Life	WealthChoice 10	45%	Opt.	o	12/1/2023	35% w/5% Optional Bonus
A+	Integrity (Legacy)	JourneyMark 7	56%	Req.	o	11/15/2023	w/Expense Rider
B++	Investors Heritage	Heritage Income Advantage	18%	Opt.	o	12/1/2023	6% Premium Bonus
A	Lincoln	OptiBlend 10yr, 7yr	60%	No	o	11/29/2023	Over \$100k
B+	Nassau	Nassau Growth Annuity 10 Group A	53%	No	o	12/1/2023	o
A	National Western Life	NWL Capital Solutions	50%	No	o	11/29/2023	Over \$100k; 48% Under \$100k
A+	Nationwide	Nationwide Peak 10	70%	Opt.	1% Spread	12/1/2023	Option A; \$100k +; Option B 60%
A+	North American	NAC VersaChoice 10	35%	Opt.	o	12/12/2023	o
A-	Oceanview	Harbourview FIA 10	50%	No	o	11/6/2023	65% 2yr Participation
A+	Pacific Life	Pacific Index Dimensions 10	53%	No	2% Spread	12/1/2023	Over \$100k; 35% w/No Fee
A+	Protective	Asset Builder II 10 (No ROP)	52%	No	o	12/12/2023	Over \$100k
A+	Prudential	Prudential SurePath 10	40%	No	o	8/1/2023	50% 3yr PTP
A++	Reliance Standard	Reliance Accumulator 7yr & 5yr	60%	No	o	11/2/2023	Keystone 7yr & 5yr, too
A+	Securian Financial	SecureLink Ultra 7	64%	No	o	12/1/2023	\$500k +
B++	Sentinel Security	Accumulation Protector Plus	55%	Yes	.95bps Fee	11/17/2023	75% 2yr w/Rate Enh. Rider; 43% 1yr, 60% 2yr w/no rider
B+	SILAC	Denali 14	75%	Yes	o	10/26/2023	Free Income Rider
A	Symetra	Symetra Edge Elite 7 and 5	65%	No	o	11/28/2023	Over \$100k; 60% Under \$100k
A	The Standard	Index Select Annuity 10	66%	No	o	12/1/2023	Over \$100k; 62% Under \$100k

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