

Fixed Annuities At Berson-Sokol Agency, Inc.

23500 Mercantile Road Unit C Cleveland, Ohio 44122

1-800-543-6000 216-464-1542

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|---|------------------------|--|--|--------------------------|-----------------------------|--------------------------------------|---------------|
| Guggenheim Life and Annuity Best B++ Weiss B- A Guggenheim Partners Company 30 Day Window PRIOR to the End of Each Term to Move Funds with No Penalty 45 Day Rate Hold for Exchanges | Preserve 3 | 3.10% Years 1-3 3.20% \$250,000+ | Systematic Interest Immediately 10% of Previous Anniversary Account Value Beginning in Year 2 Nursing Home Waiver- Issued Prior to Age 76 Terminal Illness Rider- Issued Prior to Age 70 | \$5,000 Q \$10,000 NQ | 1.00% | 7,6,5 +/- MVA | 0-90 |
| | Preserve 4 | 3.20% Years 1-4 3.30% \$250,000+ | | | | 7,6,5,4 +/- MVA | |
| | Preserve 5 | 3.25% Years 1-5 3.35% \$250,000+ | | | | 7,6,5,4,3 +/- MVA | |
| | Preserve 6 | 3.30% Years 1-6 3.40% \$250,000+ | | | | 7,6,5,4,3,2 +/- MVA | |
| | Preserve 7 | 3.40% Years 1-7 3.50% \$250,000+ | | | | 7,6,5,4,3,2,1 +/- MVA | |
| | Preserve 8 | 3.45% Years 1-8 3.55% \$250,000+ | | | | 7,6,5,4,3,2,1,1 +/- MVA | |
| | Preserve 9 | 3.50% Years 1-9 3.60% \$250,000+ | | | | 7,6,5,4,3,2, 1,1,1 +/- MVA | |
| | Preserve 10 | 3.55% Years 1-10 3.65% \$250,000+ | | | | 7,6,5,4,3,2,1 1,1,0.75 +/- MVA | |

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|--|----------------------------|--|---|--------------------------|--------------------------|---|------------|
| North American Best A+ S&P A+ Fitch A+ Weiss B Comdex 88 30 Day window at end of each term to move funds with no penalty | Guarantee Choice 3 | 2.65% Years 1-3 3.00% \$100,000+ | Systematic Interest Immediately | \$2,000 Q \$10,000 NQ | .25% | 9.3, 8.4, 7.5 +/- MVA | 0-90 |
| | Guarantee Choice 5 | 3.05% Years 1-5 3.40% \$100,000+ | | | | 9.3, 8.4, 7.5, 6.6, 5.7 +/- MVA | |
| | Guarantee Choice 7 | 2.85% Years 1-7 3.15% \$100,000+ | Interest earned the prior year beginning in Year 2 Nursing Home Waiver issue ages 75 and younger | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8 +/- MVA | |
| | Guarantee Choice 10 | 3.10% Years 1-10 3.35% \$100,000+ | | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, .95 +/- MVA | |
| | | | | | | | |

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|--------------|---------|---------------|-----------------|-----------------|--------------------------|--------------------|------------|
|--------------|---------|---------------|-----------------|-----------------|--------------------------|--------------------|------------|

| | | | | | | | |
|---|-------------------------------|----------------------------|--|----------|-------|------------------------------|------|
| Fidelity and Guaranty Best S&P Fitch Weiss Comdex A- BBB+ BBB C+ 53 30 day window prior to end of term to move funds with no penalty | Guarantee Platinum 3 | 2.75% Years 1-3 | Accumulated interest ----- Nursing home/terminal illness rider | \$20,000 | 1.00% | 9,8,7 +/- MVA | 0-90 |
| | Guarantee Platinum 5** | 3.70% Years 1-5 | | | | 9,8,7,6,5 +/- MVA | |
| | Guarantee Platinum 7 | 4.00% Years 1-7 | | | | 9,8,7,6,5,4,3 +/- MVA | |

**** This is a special rate that can end at any time. Please call to make sure rate is accurate. All applications for the 3, 5, and 7y product need to be done online through F & G's website.**

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|--|---|--|--|-----------------|--------------------------|--|------------|
| Equitrust Best B++ S&P BBB+ Weiss B- Comdex 41 Certainty Select: 30 Day Window <u>Prior</u> To End of Term to Move Funds | Certainty Select 3 | 2.50% Years 1-3 | Systematic Interest Immediately Accumulated Interest at any Time ----- Nursing Home Waiver Available for Issue Ages Through 80 ----- Annuitization Available at End of Term Only | \$10,000 | 1.00% | 9,8,7 +/- MVA | 0-90 |
| | Certainty Select 5 | 3.00% Years 1-5 | | | | 9,8,7,6.5,5.5 +/- MVA | |
| | Certainty Select 6 | 3.10% Years 1-6 | | | | 9,8,7,6.5,5.5,4.5 +/- MVA | |
| | Certainty Select 8 | 3.20% Years 1-8 | | | | 9,8,7,6.5,5.5,4.5,3.5,2.5 +/- MVA | |
| | Certainty Select 10 | 3.25% Years 1-10 | | | | 9,8,7,6.5,5.5,4.5,3.5,2.5,1.5,0.5 +/- MVA | |
| ChoiceFour: no automatic renewal at end of term 60 Day Rate Hold for Exchanges | Choice Four SPDA Flexible for 1 Year | 4.50% Year 1 Includes 1.50% Bonus Projected Eff Yld 3.25% | Systematic Interest Immediately/ 10% After 1 Year ----- Nursing Home Waiver Available for Issue Ages Through 80 | \$10,000 | 2.00% | 9,8,7,6.5,5.5,4.5 +/- MVA | 0-85 |

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|--|--------------------|--|--|-----------------|--------------------------|---|------------|
| Athene Best A S&P A- Fitch A- Weiss C Comdex 75 No Automatic Rollover at End of Term 45 Day Rate Hold for Exchanges | MaxRate 3 | 2.25% Years 1-3 \$100,000+ 2.40% Years 1-3 | An amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) ----- Nursing Home/ Terminal Illness Waiver | \$10,000 | 1.00% | 9.3, 8.4, 7.5 +/- MVA | 0-85 |
| | MaxRate 5 | 3.05% Years 1-5 \$100,000+ 3.20% Years 1-5 | | | | 9.3, 8.4, 7.5, 6.6, 5.7 +/-MVA | 0-83 |
| | MaxRate 7 | 3.15% Years 1-7 \$100,000+ 3.30% Years 1-7 | | | | 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8 +/-MVA | 0-83 |
| American Equity Best A- S&P A- Fitch BBB+ Weiss B- Comdex 59 30 Day Window Prior to End of Term to Move Funds With No Penalty | Guarantee 5 | 2.30% Years 1-5 | Interest available at the End of the First Year ----- Nursing Home/Terminal Illness Waiver Issued Ages 18-74 | \$10,000 | 1.75% | 9,8,7,6,5 +/-MVA | 18-85 |
| | Guarantee 6 | 2.45% Years 1-6 | | | | 9,8,7,6,5,4 +/- MVA | |
| | Guarantee 7 | 2.60% Years 1-7 | | | | 9,8,7,6,5,4,3 +/- MVA | |

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge % | Issue Ages |
|---|------------------------|--|---|-----------------|--------------------------|---|------------|
| The Standard Best A S&P A+ Fitch A Weiss B+ Comdex 82 60 Day Rate Hold 30 Day Window Prior to End of Term to Move Funds With No Penalty | Focus Growth 3 | 2.90% \$100,000+ 3.00% Years 1-3 | Interest Only ----- Nursing Home/Terminal Illness Rider | \$15,000 | 1.00% | 9.4, 8.5, 7.5% +/- MVA | 0-93 |
| | Focus Growth 5 | 3.45% \$100,000+ 3.55% Years 1-5 | | | | 9.4, 8.5, 7.5, 6.5, 5.5% +/- MVA | 0-93 |
| | Focus Growth 7 | 3.50% \$100,000+ 3.60% Years 1-7 | | | | 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% +/- MVA | 0-90 |
| | Focus Growth 10 | 3.50% \$100,000+ 3.60% Years 1-10 | | | | 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5% +/- MVA | 0-80 |
| Motorists Best A- Weiss B | SPDA | 3.00% Year 1 2.00% Planned Renewal 2.17% Yield | Interest Immediately 10% After 1 Year ----- | \$5,000 | 1.00% | 8,8,7,6,5,4 | 0-80 |

| JANUARY 2019 | Product | Interest Rate | Free Withdrawal | Minimum Premium | Guaranteed Interest Rate | Surrender Charge% | Issue Ages |
|--------------|---------|---------------|-----------------|-----------------|--------------------------|-------------------|------------|
|--------------|---------|---------------|-----------------|-----------------|--------------------------|-------------------|------------|

| | | | | | | | | |
|---|-------------------|--------------------|--|----------|-------|---|--|------|
| Liberty Bankers Best B++ Weiss D+ Contracts become 100% liquid after the initial term ends | Bankers Elite 3 | 3.25% Years 1-3 | None-Not even for RMDs on qualified contracts | \$10,000 | 1.00% | 7.9, 7.0, 6.2 +/- MVA | 0-90 | |
| | Bankers Elite 5 | 3.80% Years 1-5 | | | | 7.9, 7.0, 6.2, 5.3, 4.4 +/- MVA | 0-90 | |
| | Bankers Elite 7 | 3.80% Years 1-7 | | | | 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7 +/- MVA | 0-85 | |
| | Bankers Elite 9 | 3.85% Years 1-9 | | | | 7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 1.8, 0.9 +/- MVA | 0-80 | |
| | Bankers 5 | 3.25% Years 1-5 | Contract Pays Surrender Value on Death-Except for Spousal Assumption | \$10,000 | 1.00% | 8, 7, 6, 5, 4 +/- MVA | 0-90 | |
| | Bankers 5 Premier | 3.55% Years 1-5 | | | | 8, 7, 6, 5.5, 4.5 +/- MVA | 0-90 | |
| | Bankers 7 | 3.25% Years 1-7 | | | | Systematic Interest Immediately | Ages 0-55 12, 11, 10, 8, 6, 5, 4 Ages 56+ 8, 7, 6, 5, 4, 5, 3, 5, 2, 5 +/- MVA | 0-85 |
| | Bankers 7 Premier | 3.55% Years 1-7 | | | | Ages 0-55 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5 Ages 56+ 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5 +/- MVA | 0-85 | |