

Fixed Annuities At Berson-Sokol Agency, Inc.

23500 Mercantile Road Unit C Cleveland, Ohio 44122

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

JANUARY 2022	Product	Interest Rate	Free Withdrawal	Minimum Premium	Guaranteed Interest Rate	Surrender Charge %	Issue Ages
<p>Guggenheim Life and Annuity</p> <p>Best B++ Weiss B-</p> <p>30 day window <u>PRIOR</u> to the end of each term to move funds with no penalty</p> <p>45 day rate hold for exchanges</p>	Preserve 3	1.75% Years 1-3 1.85% \$250,000+	Systematic interest immediately	\$5,000 Q \$10,000 NQ	1.00%	7,6,5 +/- MVA	0-90
	Preserve 4	2.00% Years 1-4 2.10% \$250,000+				7,6,5,4 +/- MVA	
	Preserve 5	2.20% Years 1-5 2.30% \$250,000+				7,6,5,4,3 +/- MVA	
	Preserve 6	2.30% Years 1-6 2.40% \$250,000+				7,6,5,4,3,2 +/- MVA	
	Preserve 7	2.40% Years 1-7 2.50% \$250,000+	10% of previous anniversary account value beginning in year 2	7,6,5,4,3,2,1 +/- MVA			
	Preserve 8	2.50% Years 1-8 2.60% \$250,000+	Nursing home waiver-issued prior to age 76	7,6,5,4,3,2,1,1 +/- MVA			
	Preserve 9	2.60% Years 1-9 2.70% \$250,000+	Terminal illness rider-issued prior to age 70	7,6,5,4,3,2,1,1,1 +/- MVA			
	Preserve 10	2.75% Years 1-10 2.85% \$250,000+		7,6,5,4,3,2,1,1,0.75 +/- MVA			

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<p>SILAC (Formerly Equitable)</p> <p>Best B+ Weiss C-</p> <p>30 day window at end of term to move funds</p> <p>60 day rate lock for transfers</p> <p>14 day rate lock for cash with app</p>	<p>Secure Savings Elite 2</p>	<p>2.15% Years 1-2</p>	<p>Withdrawal options can be added for a reduced interest rate</p> <p>5% free=.06% reduction</p> <p>Interest only=.06% reduction</p> <p>RMD=.10% reduction</p>	<p>\$10,000 Q/NQ</p>	<p>1.00%</p>	<p>9,8 +/- MVA</p>	<p>18-85</p>
	<p>Secure Savings Elite 5</p>	<p>2.95% Years 1-5</p>	<p>Contract Pays Surrender Value on Death-Except for Spousal Assumption</p>			<p>9,8,7,6,5 +/- MVA</p>	<p>18-85</p>
	<p>Secure Savings 2</p>	<p>1.75% Years 1-5</p>	<p>In the first policy year, the greater of credited interest only or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn.</p>	<p>\$10,000 Q/NQ</p>	<p>1.00%</p>	<p>9,8 +/- MVA</p>	<p>18-90</p>
	<p>Secure Savings 5</p>	<p>2.70% Years 1-5</p>				<p>9,8,7,6,5 +/- MVA</p>	<p>18-90</p>

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Securian Financial Best A+ S&P AA- Fitch AA Weiss B Comdex 96 Contracts become liquid at the end of the term 14 day rate lock for cash with app 60 day rate lock for transfers	Secure Option Choice 3	1.00% Years 1-3 1.15% \$100,000+	10% of prior contract anniversary value starting in year 2 Hospital, medical care and terminal illness waivers	\$25,000 Q/NQ	1.00%	9,8,7 +/- MVA	0-90
	Secure Option Choice 5	1.10% Years 1-5 1.25% \$100,000+				9,8,7,6 +/- MVA	
	Secure Option Choice 7	1.35% Years 1-7 1.50% \$100,000+				9,8,7,6,5,4,3 +/- MVA	
	Secure Option Choice 9	1.55% Years 1-10 1.70% \$100,000+				9,8,7,6,5,4,3,2,1 +/- MVA	

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Fidelity and Guaranty Best A- S&P BBB+ Fitch BBB Weiss C+ Comdex 59 30 day window at end of term to move funds with no penalty 60 day rate lock	Guarantee Platinum 3	1.85% Years 1-3	Accumulated interest ----- Nursing home/terminal illness rider	\$20,000	1.00%	9,8,7 +/- MVA	0-90
	Guarantee Platinum 5	2.45% Years 1-5				9,8,7,6,5 +/- MVA	
	Guarantee Platinum 7	2.70% Years 1-7				9,8,7,6,5,4,3 +/- MVA	

All applications for the 3, 5, and 7y product need to be done online through F & G's website.

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Liberty Bankers Best A-Weiss C Contracts become liquid at the end of the term 45 day rate lock	Bankers Elite 3	2.00% Years 1-3	None-Not even for RMDs on qualified contracts Contract pays surrender value on death-except for spousal continuation	\$10,000	1.00%	7.9, 7.0, 6.2 +/- MVA	0-90
	Bankers Elite 5	2.65% Years 1-5				7.9, 7.0, 6.2, 5.3, 4.4 +/- MVA	0-90
	Bankers Elite 7	2.80% Years 1-7				7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7 +/- MVA	0-85
	Bankers Elite 9	3.00% 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	2.20% Years 1-5	Systematic interest immediately	\$10,000	1.00%	8, 7, 6, 5, 4 +/- MVA	0-90
	Bankers 5 Premier	2.50% Years 1-5				8, 7, 6, 5, 5, 4, 5 +/- MVA	0-90
	Bankers 7	2.35% Years 1-7				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	2.65% 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

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The Standard Best A S&P A+ Fitch A Weiss B+ Comdex 84 60 day rate hold 30 day window prior to end of term to move funds with no penalty	Focus Growth 3	1.65% \$100,000+ 1.75% Years 1-3	Interest Only ----- Nursing home/terminal illness rider	\$15,000	.10%	9.4, 8.5, 7.5% +/- MVA	0-93
	Focus Growth 5	2.25% \$100,000+ 2.35% Years 1-5				9.4, 8.5, 7.5, 6.5, 5.5% +/- MVA	0-93
	Focus Growth 7	2.35% \$100,000+ 2.45% Years 1-7				9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% +/- MVA	0-90
	Focus Growth 10	2.10% \$100,000+ 2.20% 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

Carriers periodically change rates during the month. Please contact us to make sure rates are still accurate. Rates shown are for Ohio and may vary by state.

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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	1.20% 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	1.70% Years 1-5				9,8,7,6.5,5.5 +/- MVA	
	Certainty Select 6	1.85% Years 1-6				9,8,7,6.5,5.5,4.5 +/- MVA	
	Certainty Select 8	2.00% Years 1-8				9,8,7,6.5,5.5, 4.5,3.5,2.5 +/- MVA	
	Certainty Select 10	2.20% 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	3.50% Year 1 Includes 1.50% Bonus Projected Eff Yld 2.25%	Systematic interest immediately/ 10% after 1 year ----- Nursing home waiver available for issue ages through 80	\$10,000	1.00%	9,8,7,6.5, 5.5,4.5 +/- MVA	0-85

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Athene Best A S&P A Fitch A Weiss C Comdex 78 Contracts become liquid at the end of the term 45 day rate hold for exchanges	MaxRate 3	1.45% Years 1-3 \$100,000+ 1.60% 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	2.00% Years 1-5 \$100,000+ 2.15% Years 1-5				9.3, 8.4, 7.5, 6.6, 5.7 +/-MVA	
	MaxRate 7	2.10% Years 1-7 \$100,000+ 2.25% Years 1-7				9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8 +/-MVA	
American Equity Best A- S&P A- Fitch A- Weiss B- Comdex 60 Contracts become liquid at the end of term with no automatic renewal	Guarantee Shield 3	1.45% Years 1-3	10% starting year 2/systematic interest ----- Nursing home/terminal illness waiver	\$10,000	1.00%	9, 8, 7 +/- MVA	18-85
	Guarantee Shield 5	2.00% Years 1-5	Nursing home/terminal illness waiver			9, 8, 7, 6, 5 +/- MVA	

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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 45 day rate lock	Guarantee Plus 3	1.35% Years 1-3 1.80% \$100,000+	Systematic interest immediately	\$20,000	.25%	9,87 +/- MVA	0-90
	Guarantee Plus 5	1.60% Years 1-5 1.90% \$100,000+				9,8,7,6,5 +/- MVA	
	Guarantee Plus 7	1.80% Years 1-7 2.20% \$100,000+	Interest earned the prior year beginning in year 2			9,8,7,6,5,4,3 +/- MVA	
			Nursing home waiver				