

Fixed Annuities At Berson-Sokol Agency, Inc.

23500 Mercantile Road Unit C Beachwood, Ohio 44122

1-800-543-6000

216-464-1542

OCTOBER 2022	Product	Interest Rate	Free Withdrawal	Minimum Premium	Guaranteed Interest Rate	Surrender Charge %	Issue Ages
<p>Clear Spring Life and Annuity (formerly Guggenheim)</p> <p>Best A-</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	3.95% Years 1-3 4.05% \$250,000+	<p>Systematic interest immediately</p> <p>10% of previous anniversary account value beginning in year 2</p> <p>Nursing home waiver-issued prior to age 76</p> <p>Terminal illness rider-issued prior to age 70</p>	<p>\$5,000 Q \$10,000 NQ</p>	<p>1.00%</p>	7,6,5 +/- MVA	<p>0-90</p>
	Preserve 4	4.00% Years 1-4 4.10% \$250,000+				7,6,5,4 +/- MVA	
	Preserve 5	4.05% Years 1-5 4.15% \$250,000+				7,6,5,4,3 +/- MVA	
	Preserve 6	4.05% Years 1-6 4.15% \$250,000+				7,6,5,4,3,2 +/- MVA	
	Preserve 7	4.05% Years 1-7 4.15% \$250,000+				7,6,5,4,3,2,1 +/- MVA	
	Preserve 8	4.05% Years 1-8 4.15% \$250,000+				7,6,5,4,3,2,1,1 +/- MVA	
	Preserve 9	4.05% Years 1-9 4.15% \$250,000+				7,6,5,4,3,2,1,1,1 +/- MVA	
	Preserve 10	4.15% Years 1-10 4.25% \$250,000+				7,6,5,4,3,2,1,1,0.75 +/- MVA	

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<p>SILAC</p> <p>Best B+</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>	Secure Savings Elite 2	3.15% Years 1-2	<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>Contract Pays Surrender Value on Death-Except for Spousal Assumption</p>	\$10,000 Q/NQ	1.00%	9,8 +/- MVA	18-85
	Secure Savings Elite 5	4.00% Years 1-5				9,8,7,6,5 +/- MVA	18-85
	Secure Savings 2	2.60% Years 1-5	<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In the first policy year, the greater of credited interest only or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn.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>	\$10,000 Q/NQ	1.00%	9,8 +/- MVA	18-90
	Secure Savings 5	3.45% Years 1-5				9,8,7,6,5 +/- MVA	18-90

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Pacific Guardian Life Best A S&P A Comdex 74	Diamond Head 3	4.00% Years 1-3	10% immediately/ systematic interest			10,9,8	
	Diamond Head 4	4.00% Years 1-4	----- Life events rider allows an additional 10% (one time only) starting year 2.	\$10,000	.15%	10,9,8,7	0-85
	Diamond Head 5	4.00% Years 1-5	No qualification needed			10,9,8,7,6	

30 day window
at end of term to
move funds with
no penalty

60 day rate lock

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Securian Financial Best A+ S&P AA- Fitch AA 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	3.45% Years 1-3 3.60% \$100,000+	Systematic interest/10% starting year 2 Hospital, medical care and terminal illness waivers	\$25,000 Q/NQ	2.20%	9,8,7 +/- MVA	0-90
	Secure Option Choice 5	3.45% Years 1-5 3.60% \$100,000+				9,8,7,6 +/- MVA	
	Secure Option Choice 7	3.55% Years 1-7 3.70% \$100,000+				9,8,7,6,5,4,3 +/- MVA	
	Secure Option Choice 9	3.70% Years 1-10 3.85% \$100,000+				9,8,7,6,5,4,3,2,1 +/- MVA	

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Fidelity and Guaranty Best A- S&P A- Fitch A- Comdex 60 30 day window at end of term to move funds with no penalty 60 day rate lock	Guarantee Platinum 3	3.90% Years 1-3	Accumulated interest ----- Nursing home/terminal illness rider	\$20,000	1.00%	9,8,7 +/- MVA	0-90
	Guarantee Platinum 5	4.15% Years 1-5				9,8,7,6,5 +/- MVA	
	Guarantee Platinum 7	4.25% 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- Contracts become liquid at the end of the term 45 day rate lock	Bankers Elite 3	4.15% 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	4.35% Years 1-5				7.9, 7.0, 6.2, 5.3, 4.4 +/- MVA	0-90
	Bankers Elite 7	4.40% Years 1-7				7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7 +/- MVA	0-85
	Bankers Elite 9	4.45% 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	3.95% Years 1-5	Systematic interest immediately	\$10,000	1.00%	8, 7, 6, 5, 4 +/- MVA	0-90
	Bankers 5 Premier	4.25% Years 1-5				8, 7, 6, 5, 5, 4, 5 +/- MVA	0-90
	Bankers 7	4.00% 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	4.30% 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 BBB Comdex 81 60 day rate hold 30 day window prior to end of term to move funds with no penalty	Focus Growth 3	3.45% \$100,000+ 3.55% 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	3.85% \$100,000+ 3.95% Years 1-5				9.4, 8.5, 7.5, 6.5, 5.5% +/- MVA	0-93
	Focus Growth 7	4.05% \$100,000+ 4.15% Years 1-7				9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% +/- MVA	0-90
	Focus Growth 10	3.90% \$100,000+ 4.00% 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+ Comdex 39 Certainty Select: 30 day window prior to end of term to move funds	Certainty Select 3	3.10% 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	4.00% Years 1-5				9,8,7,6.5,5.5 +/- MVA	
	Certainty Select 6	4.20% Years 1-6				9,8,7,6.5,5.5,4.5 +/- MVA	
	Certainty Select 8	4.25% Years 1-8				9,8,7,6.5,5.5,4.5,3.5,2.5 +/- MVA	
	Certainty Select 10	4.30% 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	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+ Comdex 80 Contracts become liquid at the end of the term 45 day rate hold for exchanges	MaxRate 3	3.65% Years 1-3 \$100,000+ 3.90% Years 1-3	An amount equal to the multi-year fixed strategy rate multiplied by accumulated value (as of the most recent contract anniversary)	\$10,000	1.00%	9.3, 8.4, 7.5 +/- MVA	0-85
	MaxRate 5	4.00% Years 1-5 \$100,000+ 4.25% Years 1-5				9.3, 8.4, 7.5, 6.6, 5.7 +/-MVA	0-83
	MaxRate 7	4.10% Years 1-7 \$100,000+ 4.35% Years 1-7	----- Nursing home/ terminal illness waiver			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 A- Comdex 58	Guarantee Shield 3	3.45% 100k+ 3.80% 250k+ 3.95%	10% starting year 2/systematic interest	\$10,000	1.00%	9, 8, 7 +/- MVA	18-85
	Guarantee Shield 5	3.85% 100k+ 4.20% 250k+ 4.30%	----- Nursing home/ terminal illness waiver			9, 8, 7, 6, 5 +/- MVA	

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North American Best A+ S&P A+ Fitch A+ Comdex 88 30 day window at end of each term to move funds with no penalty 45 day rate lock	Guarantee Plus 3	3.60% Years 1-3 4.05% \$100,000+	Systematic interest immediately	\$20,000	.25%	9,8,7 +/- MVA	0-90
	Guarantee Plus 5	4.35% Years 1-5 4.60% \$100,000+				9,8,7,6,5 +/- MVA	
	Guarantee Plus 7	4.40% Years 1-7 4.70% \$100,000+	Interest earned the prior year beginning in year 2			9,8,7,6,5,4,3 +/- MVA	
			Nursing home waiver				