

# Fixed Annuities At Berson-Sokol Agency, Inc.

23500 Mercantile Road Unit C Cleveland, Ohio 44122

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

| FEBRUARY<br>2019   | Product                                | Interest<br>Rate                           | Free<br>Withdrawal   | Minimum<br>Premium       | Guaranteed<br>Interest Rate | Surrender<br>Charge %                     | Issue<br>Ages |
|--|--|--|--|--------------------------|-----------------------------|---|---------------|
| Guggenheim<br>Life and<br>Annuity<br><br>Best B++<br>Weiss B-                                  | Preserve<br>3                          | 3.00%<br>Years 1-3<br>3.10%<br>\$250,000+  | Systematic<br>Interest<br>Immediately<br><br>10% of<br>Previous<br>Anniversary<br>Account Value<br>Beginning in<br>Year 2<br><br>Nursing Home<br>Waiver-<br>Issued Prior to<br>Age 76<br><br>Terminal<br>Illness Rider-<br>Issued Prior to<br>Age 70 | \$5,000 Q<br>\$10,000 NQ | 1.00%                       | 7,6,5<br>+/- MVA                          | 0-90          |
|  | A<br>Guggenheim<br>Partners<br>Company | Preserve<br>4                              |  |                          |                             | 3.10%<br>Years 1-4<br>3.20%<br>\$250,000+ |               |
| 30 Day<br>Window<br>PRIOR to the<br>End of Each<br>Term to<br>Move Funds<br>with No<br>Penalty | Preserve<br>5                          | 3.15%<br>Years 1-5<br>3.25%<br>\$250,000+  |  |                          |                             | 7,6,5,4,3<br>+/- MVA                      |               |
|  | Preserve<br>6                          | 3.20%<br>Years 1-6<br>3.30%<br>\$250,000+  |  |                          |                             | 7,6,5,4,3,2<br>+/- MVA                    |               |
|  | Preserve<br>7                          | 3.20%<br>Years 1-7<br>3.35%<br>\$250,000+  |  |                          |                             | 7,6,5,4,3,2,1<br>+/- MVA                  |               |
| 45 Day Rate<br>Hold for<br>Exchanges   | Preserve<br>8                          | 3.30%<br>Years 1-8<br>3.40%<br>\$250,000+  |  |                          |                             | 7,6,5,4,3,2,1,1<br>+/- MVA                |               |
|  | Preserve<br>9                          | 3.35%<br>Years 1-9<br>3.45%<br>\$250,000+  |  |                          |                             | 7,6,5,4,3,2,<br>1,1,1<br>+/- MVA          |               |
|  | Preserve<br>10                         | 3.40%<br>Years 1-10<br>3.50%<br>\$250,000+ |  |                          |                             | 7,6,5,4,3,2,1<br>1,1,0.75<br>+/- MVA      |               |

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

|   |                               |  |  |                  |       |                              |      |
|---|-------------------------------|--|--|------------------|-------|------------------------------|------|
| Securian Financial<br><br>Best A+<br>S&P AA-<br>Fitch AA<br>Weiss B<br>Comdex 95<br><br>No automatic renewal at end of term | <b>Secure Option Choice 3</b> | <b>2.90%</b><br><b>Years 1-3</b><br><b>3.05%</b><br><b>\$100,000+</b>  | 10% of prior contract anniversary value starting in year 2 | \$25,000<br>Q/NQ | 1.25% | 9,8,7<br>+/- MVA             | 0-90 |
|   | <b>Secure Option Choice 5</b> | <b>3.10%</b><br><b>Years 1-5</b><br><b>3.25%</b><br><b>\$100,000+</b>  |  |                  |       | 9,8,7,6<br>+/- MVA           |      |
|   | <b>Secure Option Choice 7</b> | <b>3.30%</b><br><b>Years 1-7</b><br><b>3.45%</b><br><b>\$100,000+</b>  | Hospital, Medical Care and Terminal Illness waivers        |                  |       | 9,8,7,6,5,4,3<br>+/- MVA     |      |
|   | <b>Secure Option Choice 9</b> | <b>3.40%</b><br><b>Years 1-10</b><br><b>3.55%</b><br><b>\$100,000+</b> |  |                  |       | 9,8,7,6,5,4,3,2,1<br>+/- MVA |      |
|   |                               |  |  |                  |       |                              |      |

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

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

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

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

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

| FEBRUARY<br>2019 | Product | Interest<br>Rate | Free<br>Withdrawal | Minimum<br>Premium | Guaranteed<br>Interest Rate | Surrender<br>Charge % | Issue<br>Ages |
|------------------|---------|------------------|--------------------|--------------------|-----------------------------|-----------------------|---------------|
|------------------|---------|------------------|--------------------|--------------------|-----------------------------|-----------------------|---------------|

|   |  |  |          |       |   |      |
|---|--|--|----------|-------|---|------|
| <b>The Standard</b><br><br>Best A<br>S&P A+<br>Fitch A<br>Weiss B+<br>Comdex 82<br><br>60 Day Rate Hold<br><br>30 Day Window Prior to End of Term to Move Funds With No Penalty | <b>Focus Growth 3</b><br><br>2.90%<br>\$100,000+<br>3.00%<br>Years 1-3   | Interest Only<br><br>-----<br>Nursing Home/Terminal<br>Illness Rider | \$15,000 | 1.00% | 9.4, 8.5, 7.5%<br><br>+/- MVA   | 0-93 |
|   | <b>Focus Growth 5</b><br><br>3.35%<br>\$100,000+<br>3.45%<br>Years 1-5   |  |          |       | 9.4, 8.5, 7.5, 6.5,<br>5.5%<br><br>+/- MVA                            | 0-93 |
|   | <b>Focus Growth 7</b><br><br>3.40%<br>\$100,000+<br>3.50%<br>Years 1-7   |  |          |       | 9.4, 8.5, 7.5, 6.5,<br>5.5, 4.5, 3.5%<br><br>+/- MVA                  | 0-90 |
|   | <b>Focus Growth 10</b><br><br>3.40%<br>\$100,000+<br>3.50%<br>Years 1-10 |  |          |       | 9.4, 8.5, 7.5, 6.5,<br>5.5, 4.5, 3.5, 2.5,<br>1.5, .5%<br><br>+/- MVA | 0-80 |

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

|   |                   |                    |  |          |       |   |      |
|---|-------------------|--------------------|--|----------|-------|---|------|
| Liberty Bankers<br>Best B++<br>Weiss D+<br>Contracts become 100% liquid after the initial term ends | Bankers Elite 3   | 3.10%<br>Years 1-3 | None-Not even for RMDs on qualified contracts                        | \$10,000 | 1.00% | 7.9, 7.0, 6.2<br>+/- MVA  | 0-90 |
|   | Bankers Elite 5   | 3.75%<br>Years 1-5 |  |          |       | 7.9, 7.0, 6.2,<br>5.3, 4.4<br>+/- MVA   | 0-90 |
|   | Bankers Elite 7   | 3.80%<br>Years 1-7 |  |          |       | 7.9, 7.0, 6.2, 5.3,<br>4.4, 3.5, 2.7<br>+/- MVA   | 0-85 |
|   | Bankers Elite 9   | 3.85%<br>Years 1-9 |  |          |       | 7.9, 7.0, 6.2, 5.3,<br>4.4, 3.5, 2.7,<br>1.8, 0.9<br>+/- MVA  | 0-80 |
|   | Bankers 5         | 3.20%<br>Years 1-5 | Contract Pays Surrender Value on Death-Except for Spousal Assumption | \$10,000 | 1.00% | 8, 7, 6, 5, 4<br>+/- MVA  | 0-90 |
|   | Bankers 5 Premier | 3.50%<br>Years 1-5 |  |          |       | 8, 7, 6, 5.5, 4.5<br>+/- MVA  | 0-90 |
|   | Bankers 7         | 3.25%<br>Years 1-7 |  |          |       | Ages 0-55<br>12, 11, 10, 8, 6, 5, 4<br>Ages 56+<br>8, 7, 6, 5, 4.5, 3.5, 2.5<br>+/- MVA                             | 0-85 |
|   | Bankers 7 Premier | 3.55%<br>Years 1-7 |  |          |       | Ages 0-55<br>12.4, 11.5, 10.5,<br>8.5, 6.5, 5.5, 4.5<br>Ages 56+<br>8.1, 7.1, 6.1, 5.1,<br>4.5, 3.5, 2.5<br>+/- MVA | 0-85 |