

# Fixed Indexed Annuities at Berson-Sokol Agency

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JANUARY 2019	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
<b>Athene</b>  <b>Best A</b> <b>S&amp;P A-</b> <b>Fitch A-</b> <b>Weiss C</b> <b>Comdex 75</b>	<b>Performance Elite 7</b>	BNP Paribas MAD 5 Index 1yr PTP 95% 2yr PTP 135%	5% annual free withdrawal after 1 <sup>st</sup> contract anniversary	\$10,000	87.5% of Premium @ 1.00%	0-83
		Morningstar Dividend Yield Focus Target Volatility 5 Index 1yr PTP 70% 2yr PTP 85%				
		Janus SG Market Consensus Index 1yr PTP 55% 2yr PTP 90%				
		S&P 500 Daily Risk Control 2 8% 1yr PTP 50% 2yr PTP 2.75%(spread)				
		S&P 500 1yr PTP 4.75% 1yr monthly cap 1.75%				
		Fixed Account 1.90%				
	<b>Performance Elite 10</b>  <b>5% Bonus</b>	BNP Paribas MAD 5 Index 1yr PTP 85% 2yr PTP 120%			87.5% of Premium and Bonus @ 1.00%	0-52
		Morningstar Dividend Yield Focus Target Volatility 5 Index 1yr PTP 60% 2yr PTP 75%				
		Janus SG Market Consensus Index 1yr PTP 50% 2yr PTP 80%				
		S&P 500 Daily Risk Control2 8% 1yr PTP 45% 2yr PTP 3.50% (spread)				
		S&P 500 1yr PTP 4.50% 1yr Monthly cap 1.75%				
		Fixed Account 1.65%				

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<b>Income Rider</b>  1% annual charge for income rider  <b>Option 1: 10% rollup years 1-10, 5% rollup years 11-20</b>  <b>Option 2: years 1-10: 7%, years 11-20: 4% plus 200% participation on interest credited</b>						

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<b>American Equity</b>  Best A- S&P A- Fitch BBB+ Weiss B- Comdex 59	<b>Choice Series 6 with MVA</b>  <b>FPDA</b>	S&P Annual Point to Point 100% Participation 5.00% Cap	5 % of contract value starting year 2  Systematic W/D and RMD immediately  ----- Nursing Care/Terminal Illness Rider Through Issue Age 74	\$10,000	90% of Premium @ 1.00%	18-85							
		S&P Monthly Point to Point 100% Participation 1.60% Cap											
		Volatility Control Index 1.50% Asset Fee											
		Fixed Account 2.00%											
	<b>Choice Series 8 with MVA</b>  <b>FPDA</b>	S&P Annual Point to Point 100% Participation 5.25% Cap							18-85				
		S&P Monthly Point to Point 100% Participation 1.70% Cap											
		Volatility Control Index 1.25% Asset Fee											
		Fixed Account 2.10%											
	<b>Choice Series 10 with MVA</b>  <b>FPDA</b>	S&P Annual Point to Point 100% Participation 5.50% Cap										18-80	
		S&P Monthly Point to Point 100% Participation 1.80% Cap											
		Volatility Control Index 1.25% Asset Fee											
		Fixed Account 2.20%											
	<p><b><u>Lifetime Income Benefit Rider</u></b></p> <p><b>Option 1: Lifetime Income Benefit Rider with 6.00% rollup for 7 years with an option to reset for additional 7 years</b> Annual fee is 0.90% of contract value</p> <p><b>Option 2: Lifetime Income Benefit &amp; Wellbeing Rider with 6.00% rollup for 7 years with option to reset for additional 7 years.</b> Wellbeing Rider is activated when owner cannot perform 2 of 6 ADLs. Income amount can double for up to 5 years. Annual fee is 1.00% of contract value</p> <p><b>Option 3: Indexing Income. Rollup rate is based on the rate of return on the contract from the previous anniversary. No annual reset available. Annual fee 0.90% of contract value</b></p>												

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<b>Equitrust</b>  <b>Best B++</b> <b>S&amp;P BBB+</b> <b>Weiss B-</b> <b>Comdex 41</b>  <b>Income for</b> <b>Life Rider:</b>  <b>6.00% rollup</b> <b>guaranteed for</b> <b>up to 10 years</b>  <b>Income may</b> <b>start after 2</b> <b>years</b>  <b>0.75% Annual</b> <b>Rider Charge</b>	<b>MarketTen</b> <b>Bonus</b> <b>FPDA</b>  <b>6% Bonus on</b> <b>all Deposits in</b> <b>First 5 Years</b>  <u><b>Guaranteed</b></u> <u><b>Return of</b></u> <u><b>Premium</b></u>  <b>10 Years</b>	S&P Annual Point to Point 100% Participation 5.00% Cap S&P 2 Year Monthly Average 100% Participation 8.00% Cap S&P Monthly Point to Point 100% Participation 1.30% Cap S&P 1 Yr Daily Average 6.00% Cap S&P 1 Year Monthly Average 60% Participation No Cap Fixed Account 2.00%	10% of Account Value Starting in Year 2  ----- Nursing Home Waiver  ----- <u>Guaranteed</u> <u>Return of</u> <u>Premium</u>	\$30,000	100% of Premium @1.00%	0-80
	<b>MarketPower</b> <b>Bonus</b> <b>FPDA</b>  <b>10% Bonus on</b> <b>all Deposits</b> <b>In First Year</b>  <b>10 Years</b>	S&P Annual Point to Point 100% Participation 3.00% Cap S&P 2 Year Monthly Average 100% Participation 8.00% Cap S&P Monthly Point to Point 100% Participation 1.20% Cap S&P 1 Yr Daily Average 3.50% Cap S&P 1 Year Monthly Average 50% Participation No Cap Fixed Account 1.50%	10% of Account Value Starting in Year 2  ----- Nursing Home Waiver	\$20,000	87.5% of Premium @2.00%	0-75
	<b>MarketValue</b> <b>Index</b> <b>FPDA</b>  <b>10 Years</b>	S&P Annual Point to Point 100% Participation 5.50% Cap S&P 2 Year Monthly Average 100% Participation 20.00% Cap S&P Monthly Point to Point 100% Participation 1.90% Cap S&P 1 Yr Monthly Avg 7.00% Cap S&P 1 Year Monthly Average 85% Participation No Cap Fixed Account 2.75%	10% of Account Value Starting in Year 2  ----- Nursing Home Waiver	\$10,000	87.5% of Premium @2.00%	0-80

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<b>American National</b>  <b>Best A</b> <b>S&amp;P A-</b> <b>Weiss B-</b> <b>Comdex 75</b>	<b>Strategy Indexed Annuity Plus</b>  <b>1% Premium Bonus</b>  <b>SPDA</b>  <b>7 Years</b>	S&P 1 Yr Performance 4.00% Cap  Full Credit if S&P at end of Term is Equal to or Greater Than Beginning of Term  S&P Annual Point to Point 100% Participation 5.50% Cap  S&P Annual Point to Point 75% Participation Currently N/A  S&P Annual Point to Point 50% Participation 6.00% Cap  S&P Monthly Point to Point 100% Participation 1.00% Cap  Fixed Rate 2.65%	10% of Beginning of Year Contract Value ----- Nursing Home, Confinement and Terminal Illness Waivers	\$5,000 Q \$10,000 NQ	87.5% of Premium @ 1.00%	0-80			
	<b>Strategy Indexed Annuity Plus</b>  <b>1% Premium Bonus</b>  <b>SPDA</b>  <b>10 Years</b>	S&P 1Yr Performance 4.50% Cap  Full Credit if S&P at end of Term is Equal to or Greater Than Beginning of Term  S&P Annual Point to Point 100% Participation 5.50% Cap  S&P Annual Point to Point 75% Participation Currently N/A  S&P Annual Point to Point 50% Participation 6.75% Cap  S&P Monthly Point to Point 100% Participation 1.10% Cap  Fixed Rate 2.80%							
	<b>Lifetime Income Rider Option 1</b> 7.20% Compounded For 10 Years 0.90% Charge	<b>*Automatic Step-up in Value at Income Start</b> <b>*Payouts Increase at Each Age-</b> For Example Age 65=5%, Age 66=5.1%, Age 67=5.2% <b>*Fee is calculated from Income Base and Deducted from Index account.</b>					<b>Lifetime Income Rider Option 2</b> 4.20% Compounded For 10 Years + Increase Yearly Percentage Increase in Index Value 0.60% Charge		

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<b>Integrity Life</b>  <b>Best</b> <b>A+</b> <b>S&amp;P</b> <b>AA</b> <b>Fitch</b> <b>AA</b> <b>Weiss</b> <b>B-</b> <b>Comdex</b> <b>95</b>	<b>Indextra</b>  <b>7 Years</b>  <b>SPDA</b>	Goldman Sachs Momentum Builder Multi-Asset Class Index 3 year Point to Point 150% Participation      No Cap	10% Immediate Free Withdrawal ----- Nursing Home/ Terminal Illness Rider	\$15,000	100% of Premium at 1.00%  107% at End of Term	18-85
		Goldman Sachs Momentum Builder 2 year Point to Point 125% Participation      No Cap				
		Goldman Sachs Momentum Builder 1 year Point to Point 100% Participation      No Cap				
		S&P Annual Point to Point 100% Participation      5.00% Cap				
		Fixed Account      2.45%				
	<b>Indextra</b>  <b>10 Years</b>  <b>SPDA</b>	Goldman Sachs Momentum Builder Multi-Asset Class Index 3 year Point to Point 150% Participation      No Cap				
		Goldman Sachs Momentum Builder 2 year Point to Point 125% Participation      No Cap				
		Goldman Sachs Momentum Builder 1 year Point to Point 100% Participation      No Cap				
		S&P Annual Point to Point 100% Participation      5.00% Cap				
		Fixed Account      2.45%				
		<b>Guaranteed Lifetime Withdrawal Benefit</b>	<b>Individual Benefit</b> -Can begin on the index year after client turns 60. If client is at least 60 at issue-can begin immediately. <b>Joint Benefit</b> -Above rules apply but based on younger persons age. <b>Withdrawal Percentage</b> -Increase by 0.10% each year from <b>60-4.50%</b> to <b>90-7.50%</b>			