

Fixed Indexed Annuities at Berson-Sokol Agency

23500 Mercantile Rd, Unit C, Beachwood, Ohio 44122

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

JANUARY 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
Athene Best A S&P A Fitch A Weiss C Comdex 78	Performance Elite 7	BNP Paribas MAD 5 Index 1yr PTP 77% 2yr PTP 105%	5% annual free withdrawal after 1 st contract anniversary ----- Nursing home/terminal illness rider	\$10,000	87.5% of Premium @ 1.00%	0-83
		Nasdaq FC Index 1 year no cap pt to pt 47% par. rate 2 year no cap pt to pt 70% par. rate				
		AI Powered US Equity Index 1 year no cap pt to pt 65% par. rate 2 year no cap pt to pt 85% par. rate				
		S&P 500 Daily Risk Control 1yr PTP 45% 2yr PTP 60%				
		S&P 500 1yr PTP 3.75%				
		Fixed Account 1.60%				
		Performance Elite 10 3% Bonus				
	Nasdaq FC Index 1 year no cap pt to pt 47% par. rate 2 year no cap pt to pt 70% par. rate					
	AI Powered US Equity Index 1 year no cap pt to pt 65% par. rate 2 year no cap pt to pt 85% par. rate					
	S&P 500 Daily Risk Control 1yr PTP 45% 2yr PTP 60%					
	S&P 500 1yr PTP 3.75%					
	Fixed Account 1.60%					
	87.5% of Premium and Bonus @ 1.00%				53-78	

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Athene Best A S&P A Fitch A Weiss C Comdex 78	Ascent Pro 10 Bonus 3% Premium Bonus	S&P annual pt to pt 2.75% cap <hr/> 1 yr. uncapped BNP Paribas Multi asset 55% participation <hr/> 2 yr. uncapped BNP Paribas Multi asset 75% participation <hr/> Nasdaq FC Index 1 year pt to pt 32% participation rate 2 year pt to pt 47% participation rate <hr/> 1 yr S&P 500 daily risk control 50% participation <hr/> AI Powered US Equity Index 1 year pt to pt 45% participation rate 2 year pt to pt 57% participation rate <hr/> Fixed Account 1.10%	10% beginning in year 1 ----- Nursing home/terminal illness rider	\$10,000	87.5% of deposit @ 1.00%	35-80
	<p>Income rider:</p> <p>Option 1: 10% simple interest years 1-10, 5% simple interest years 11-20</p> <p>Option 2: years 1-10: 7% simple, years 11-20: 4% simple plus 200% participation on interest credited</p> <p>1.00% annual charge for rider</p>					

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American Equity Best A- S&P A- Fitch A- Weiss B- Comdex 60	Asset Shield 5 FPDA	S&P Annual Point to Point 100% Participation 3.00% Cap	10 % of contract value starting year 2 Systematic W/D and RMD immediately ----- Nursing home/terminal illness rider through issue age 74	\$5,000	87.5% of Premium @ 1.00%	18-85
		S&P Monthly Point to Point 100% Participation 1.90% Cap				
		S & P Annual Point to Point No Cap 21% Participation				
		Fixed Account 1.75%				
	Asset Shield 7 FPDA	S&P Annual Point to Point 100% Participation 3.25% Cap				
		S&P Monthly Point to Point 100% Participation 2.00% Cap				
		S & P Annual Point to Point No Cap 23% Participation				
		Fixed Account 1.90%				
	Asset Shield 10 FPDA	S&P Annual Point to Point 100% Participation 3.50% Cap				
		S&P Monthly Point to Point 100% Participation 2.10% Cap				
		S & P Annual Point to Point No Cap 25% Participation				
		Fixed Account 2.00%				

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<p>Equitrust</p> <p>Best B++ S&P BBB+ Weiss B- Comdex 41</p> <p>Income for Life Rider for Market Ten and Market Power: 6.00% rollup for up to 10 years</p> <p>Market Value: 10% benefit base bonus on first year premium, rollup 4% PLUS index growth for up to 10 years</p> <p>Income may begin anytime after 1st contract year and age 50</p> <p>Rider fees:</p> <p>Market Ten Bonus: 1%</p> <p>Market Power Bonus: 1.25%</p> <p>Market Value: .95%</p>	<p>MarketTen Bonus FPDA</p> <p>6% Bonus on all Deposits in First 5 Years</p> <p><u>Guaranteed Return of Premium</u></p> <p>10 Years</p>	<table border="1"> <tr> <td>S&P Annual Point to Point 100% Participation</td> <td>2.00% Cap</td> </tr> <tr> <td>S&P 2 Year Monthly Average 100% Participation</td> <td>4.00% Cap</td> </tr> <tr> <td>S&P Monthly Point to Point 100% Participation</td> <td>1.10% Cap</td> </tr> <tr> <td>S&P 1 Yr Monthly Avg.</td> <td>2.25% Cap</td> </tr> <tr> <td>S&P 1 Year Monthly Average 20% Participation</td> <td>No Cap</td> </tr> <tr> <td>Fixed Account</td> <td>1.00%</td> </tr> </table>	S&P Annual Point to Point 100% Participation	2.00% Cap	S&P 2 Year Monthly Average 100% Participation	4.00% Cap	S&P Monthly Point to Point 100% Participation	1.10% Cap	S&P 1 Yr Monthly Avg.	2.25% Cap	S&P 1 Year Monthly Average 20% Participation	No Cap	Fixed Account	1.00%	<p>10% of account value starting in year 2</p> <p>-----</p> <p>Nursing home waiver</p> <p>-----</p>	<p>\$10,000 NQ \$5,000 Q</p> <p>\$2,000 for addtl deposits</p>	<p>100% of Premium @1.00%</p>	<p>0-80</p>
	S&P Annual Point to Point 100% Participation	2.00% Cap																
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	<p>MarketPower Bonus FPDA</p> <p>10% Bonus on all Deposits In First Year</p> <p>10 Years</p>	<table border="1"> <tr> <td>S&P Annual Point to Point 100% Participation</td> <td>2.25% Cap</td> </tr> <tr> <td>S&P 2 Year Monthly Average 100% Participation</td> <td>4.00% Cap</td> </tr> <tr> <td>S&P Monthly Point to Point 100% Participation</td> <td>1.10% Cap</td> </tr> <tr> <td>S&P 1 Yr Monthly Avg.</td> <td>2.50% Cap</td> </tr> <tr> <td>S&P 1 Year Monthly Average 30% Participation</td> <td>No Cap</td> </tr> <tr> <td>Fixed Account</td> <td>1.10%</td> </tr> </table>	S&P Annual Point to Point 100% Participation	2.25% Cap	S&P 2 Year Monthly Average 100% Participation	4.00% Cap	S&P Monthly Point to Point 100% Participation	1.10% Cap	S&P 1 Yr Monthly Avg.	2.50% Cap	S&P 1 Year Monthly Average 30% Participation	No Cap	Fixed Account	1.10%	<p>10% of account value starting in year 2</p> <p>-----</p> <p>Nursing home waiver</p>	<p>\$10,000 Q/NQ</p> <p>\$2,000 for addtl deposits</p>	<p>87.5% of Premium @2.00%</p>	<p>0-75</p>
	S&P Annual Point to Point 100% Participation	2.25% Cap																
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	<p>MarketValue Index FPDA</p> <p>10 Years</p>	<table border="1"> <tr> <td>S&P Annual Point to Point 100% Participation</td> <td>4.50% Cap</td> </tr> <tr> <td>S&P 2 Year Monthly Average 100% Participation</td> <td>12.00% Cap</td> </tr> <tr> <td>S&P Monthly Point to Point 100% Participation</td> <td>1.85% Cap</td> </tr> <tr> <td>S&P 1 Yr Monthly Avg</td> <td>5.00% Cap</td> </tr> <tr> <td>S&P 1 Year Monthly Average 55% Participation</td> <td>No Cap</td> </tr> <tr> <td>Fixed Account</td> <td>2.50%</td> </tr> </table>	S&P Annual Point to Point 100% Participation	4.50% Cap	S&P 2 Year Monthly Average 100% Participation	12.00% Cap	S&P Monthly Point to Point 100% Participation	1.85% Cap	S&P 1 Yr Monthly Avg	5.00% Cap	S&P 1 Year Monthly Average 55% Participation	No Cap	Fixed Account	2.50%	<p>10% of account value starting in year 2</p> <p>-----</p> <p>Nursing home waiver</p>	<p>\$10,000 Q/NQ</p> <p>\$2,000 for addtl deposits</p>	<p>87.5% of Premium @2.00%</p>	<p>0-80</p>
	S&P Annual Point to Point 100% Participation	4.50% Cap																
	S&P 2 Year Monthly Average 100% Participation	12.00% Cap																
	S&P Monthly Point to Point 100% Participation	1.85% Cap																
S&P 1 Yr Monthly Avg	5.00% Cap																	
S&P 1 Year Monthly Average 55% Participation	No Cap																	
Fixed Account	2.50%																	

Caps and Participation rates will be lower if client elects income rider with Equitrust

JANUARY 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
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<p>SILAC (Formerly Equitable)</p> <p>Best B+ Weiss C-</p> <p>60 day rate lock for transfers</p> <p>Additional premiums allowed in first year only</p>	<p>Teton 7</p>	S & P annual point to point with cap 4.00%	<p>5% starting year 2, unused free withdrawals can be carried over to the next contract year with a max of 30%</p> <p>RMD friendly</p>	<p>\$10,000</p>	<p>87.5% of Premium @ 1.00%</p>	<p>0-90</p>
		S & P annual point to point with participation rate 30%				
		S & P Monthly cap 1.50%				
		S & P Monthly average with cap 4.25%				
		S & P Monthly average with participation rate 55%				
		S & P Monthly average with spread 4.00%				
		Fixed account 1.75%				
	<p>Teton 10</p>	S & P annual point to point with cap 4.00%	<p>Nursing home/terminal illness/home care waiver</p>			<p>0-90</p>
		S & P annual point to point with participation rate 30%				
		S & P Monthly cap 1.60%				
		S & P Monthly average with cap 4.25%				
		S & P Monthly average with participation rate 52%				
		S & P Monthly average with spread 4.25%				
		Fixed account 2.00%				

JANUARY 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages			
<p>SILAC (Formerly Equitable)</p> <p>Best B+ Weiss C-</p> <p>60 day rate lock for transfers</p> <p>Additional premiums allowed in first year only</p>	<p>Teton Bonus 7</p> <p>5% bonus on all premiums in first year to age 80 2.50% bonus for ages 81-90</p>	S & P annual point to point with cap 2.50%	<p>5% starting year 2, unused free withdrawals can be carried over to the next contract year with a max of 30%</p> <p>RMD friendly</p> <p>Nursing home/terminal illness/home care waiver</p>	<p>\$10,000</p>	<p>87.5% of Premium @ 1.00%</p>	<p>0-90</p>			
		S & P annual point to point with participation rate 20%							
		S & P Monthly cap 1.00%							
		S & P Monthly average with cap 2.50%							
		S & P Monthly average with participation rate 35%							
		S & P Monthly average with spread 6.00%							
		Fixed account 1.00%							
	<p>Teton Bonus 10</p> <p>5% bonus on all premiums in first year for all ages</p>	S & P annual point to point with cap 2.50%							<p>0-90</p>
		S & P annual point to point with participation rate 20%							
		S & P Monthly cap 1.10%							
		S & P Monthly average with cap 2.50%							
		S & P Monthly average with participation rate 35%							
		S & P Monthly average with spread 6.25%							
		Fixed account 1.25%							

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

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Integrity Life Best A+ S&P AA Fitch AA Weiss B- Comdex 96	Indextra 5 Years	Goldman Sachs Momentum Builder 2 year Point to Point 65% Participation No Cap	10% immediate free withdrawal ----- Nursing home/ terminal illness rider	\$15,000	87.5% of Premium @ 1.00%	18-85
	SPDA	Goldman Sachs Momentum Builder 1 year Point to Point 50% Participation No Cap				
		S&P Annual Point to Point 100% Participation 4.00%				
		Fixed Account 1.45%				
	Indextra	Goldman Sachs Momentum Builder 3 year Point to Point 100% Participation No Cap				
	7 Years	Goldman Sachs Momentum Builder 2 year Point to Point 55% Participation No Cap				
	SPDA	Goldman Sachs Momentum Builder 1 year Point to Point 40% Participation No Cap				
		S&P Annual Point to Point 100% Participation 4.00%				
		Fixed Account 1.15%				
	Indextra	Goldman Sachs Momentum Builder 3 year Point to Point 100% Participation No Cap				
	10 Years	Goldman Sachs Momentum Builder 2 year Point to Point 55% Participation No Cap				
	SPDA	Goldman Sachs Momentum Builder 1 year Point to Point 40% Participation No Cap				
		S&P Annual Point to Point 100% Participation 4.00%				
		Fixed Account 1.15%				

JANUARY 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
American General Best A S&P A+ Fitch A+ Comdex 82 Additional premiums allowed only in first 30 days after issue	Power 5 Protector	MSCI EAFE 2.75% cap	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-85
		Russell 2000 2.75% cap				
		S & P 500 annual pt to pt 3.10% cap S & P 500 annual par rate 18%				
		PIMCO Global Optima Index 28% participation rate				
		ML Strategic Balanced Index 54% participation rate				
		Fixed Account 1.40%				
	Power 7 Protector	MSCI EAFE 2.75% cap	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-85
		Russell 2000 2.75% cap				
		S & P 500 annual pt to pt 3.15% cap S & P 500 annual par rate 20%				
		PIMCO Global Optima Index 30% participation rate				
		ML Strategic Balanced Index 56% participation rate				
		Fixed Account 1.45%				
	Power 10 Protector	MSCI EAFE 3.00% cap	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-75
		Russell 2000 3.00% cap				
		S & P 500 annual pt to pt 3.45% cap S & P 500 annual par rate 20%				
		PIMCO Global Optima Index 31% participation rate				
		ML Strategic Balanced Index 53% participation rate				
		Fixed Account 1.50%				

Caps and Participation rates will be lower if client elects income rider with American General.
 Income rider is on the 7 and 10y products only, 1% annual fee deducted from income base.
 Higher rates available for deposits of 100k plus.