

Fixed Indexed Annuities at Berson-Sokol Agency

23500 Mercantile Rd, Unit C, Beachwood, Ohio 44122

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

OCTOBER 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
Athene Best A S&P A Fitch A Weiss C Comdex 80	Performance Elite 7	BNP Paribas MAD 5 Index 1yr PTP 165% 2yr PTP 230%	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 95% par. rate 2 year no cap pt to pt 145% par. rate				
		AI Powered US Equity Index 1 year no cap pt to pt 140% par. rate 2 year no cap pt to pt 185% par. rate				
		S&P 500 Daily Risk Control 1yr PTP 65% 2yr PTP 70%				
		S&P 500 1yr PTP 8.75%				
		Fixed Account 3.00%				
		BNP Paribas MAD 5 Index 1yr PTP 130% 2yr PTP 180%				
	Nasdaq FC Index 1 year no cap pt to pt 75% par. rate 2 year no cap pt to pt 115% par. rate					
	AI Powered US Equity Index 1 year no cap pt to pt 110% par. rate 2 year no cap pt to pt 145% par. rate					
	S&P 500 Daily Risk Control 1yr PTP 50% 2yr PTP 60%					
	S&P 500 1yr PTP 7.00%					
	Fixed Account 2.65%					
	Fixed Account 2.65%					

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Athene Best A S&P A Fitch A Weiss C Comdex 80	Ascent Pro 10 Bonus 3% Premium Bonus	S&P annual pt to pt 5.25% cap <hr/> 1 yr. uncapped BNP Paribas Multi asset 115% participation <hr/> 2 yr. uncapped BNP Paribas Multi asset 160% participation <hr/> Nasdaq FC Index 1 year pt to pt 67% participation rate 2 year pt to pt 102% participation rate <hr/> 1 yr S&P 500 daily risk control 60% participation <hr/> AI Powered US Equity Index 1 year pt to pt 97% participation rate 2 year pt to pt 130% participation rate <hr/> Fixed Account 2.30%	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 General Best A S&P A+ Fitch A+ Comdex 80 Additional premiums allowed only in first 30 days after issue	Power 5 Protector	AQR DynamiQ 135% annual par rate	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-85
		S & P 500 annual pt to pt 7.40% cap				
		S & P 500 annual par rate 35%				
		PIMCO Global Optima Index 60% participation rate				
		ML Strategic Balanced Index 85% participation rate				
	Fixed Account 3.40%					
	Power 7 Protector	AQR DynamiQ 160% annual par rate	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-85
		S & P 500 annual pt to pt 7.45% cap				
		S & P 500 annual par rate 38%				
		PIMCO Global Optima Index 62% participation rate				
		ML Strategic Balanced Index 90% participation rate				
	Fixed Account 3.50%					
	Power 10 Protector	AQR DynamiQ 165% annual par rate	10% of previous anniversary account value	\$25,000 Q/NQ	87.5% of premium @ 1.00%	18-75
		S & P 500 annual pt to pt 8.00% cap				
		S & P 500 annual par rate 38%				
PIMCO Global Optima Index 62% participation rate						
ML Strategic Balanced Index 90% participation rate						
Fixed Account 3.65%						

Higher rates available for deposits of 100k plus

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<p>Equitrust</p> <p>Best B++ S&P BBB+ Comdex 39</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>	S&P Annual Point to Point 100% Participation 4.25% Cap	<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 2 Year Monthly Average 100% Participation 15.00% Cap				
		S&P Monthly Point to Point 100% Participation 2.35% Cap				
		S&P 1 Yr Monthly Avg. 6.50% Cap				
		S&P 1 Year Monthly Average 45% Participation No Cap				
		Fixed Account 3.20%				
	<p>MarketPower Bonus FPDA</p> <p>10% Bonus on all Deposits In First Year</p> <p>10 Years</p>	S&P Annual Point to Point 100% Participation 6.00% Cap	<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 (only allowed in first year)</p>	<p>87.5% of Premium @2.00%</p>	<p>0-75</p>
		S&P 2 Year Monthly Average 100% Participation 14.00% Cap				
		S&P Monthly Point to Point 100% Participation 2.25% Cap				
		S&P 1 Yr Monthly Avg. 6.50% Cap				
		S&P 1 Year Monthly Average 45% Participation No Cap				
		Fixed Account 3.00%				
	<p>MarketValue Index FPDA</p> <p>10 Years</p>	S&P Annual Point to Point 100% Participation 8.00% Cap	<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 2 Year Monthly Average 100% Participation 20.00% Cap				
		S&P Monthly Point to Point 100% Participation 2.75% Cap				
		S&P 1 Yr Monthly Avg 9.00% Cap				
		S&P 1 Year Monthly Average 70% Participation No Cap				
		Fixed Account 4.00%				

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<p>SILAC (Formerly Equitable)</p> <p>Best B+</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 6.25%	<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 2.00%				
		S & P Monthly average with cap 6.50%				
		S & P Monthly average with participation rate 55%				
		S & P Monthly average with spread 4.00%				
		Fixed account 2.25%				
	<p>Teton 10</p>	S & P annual point to point with cap 5.50%	<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 2.00%				
		S & P Monthly average with cap 5.75%				
		S & P Monthly average with participation rate 52%				
		S & P Monthly average with spread 4.25%				
		Fixed account 2.50%				

OCTOBER 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
<p>SILAC (Formerly Equitable)</p> <p>Best B+</p> <p>60 day rate lock for transfers</p> <p>Additional premiums allowed in first year only</p>	<p>Teton Bonus 7</p> <p>6% bonus on all premiums in first year to age 80</p> <p>3.50% bonus for ages 81-90</p>	S & P annual point to point with cap 4.50%	<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 1.50%				
		S & P Monthly average with cap 4.75%				
		S & P Monthly average with participation rate 35%				
		S & P Monthly average with spread 6.00%				
		Fixed account 1.50%				
	<p>Teton Bonus 10</p> <p>6% bonus on all premiums in first year for all ages</p>	S & P annual point to point with cap 4.00%				
		S & P annual point to point with participation rate 20%				
		S & P Monthly cap 1.50%				
		S & P Monthly average with cap 4.25%				
		S & P Monthly average with participation rate 35%				
		S & P Monthly average with spread 6.25%				
		Fixed account 1.75%				
<p>0-90</p>						

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 Comdex 96	5 Years SPDA	Indextra Goldman Sachs Momentum Builder 2 year Point to Point 200% Participation No Cap	10% immediate free withdrawal ----- Nursing home/ terminal illness rider	\$15,000	87.5% of Premium @ 1.00%	18-85
		Goldman Sachs Momentum Builder 1 year Point to Point 150% Participation No Cap				
		S&P Annual Point to Point 100% Participation 8.25%				
		Fixed Account 4.30%				
	7 Years SPDA	Indextra Goldman Sachs Momentum Builder 3 year Point to Point 200% Participation No Cap				
		Goldman Sachs Momentum Builder 2 year Point to Point 190% Participation No Cap				
		Goldman Sachs Momentum Builder 1 year Point to Point 130% Participation No Cap				
		S&P Annual Point to Point 100% Participation 7.00%				
		Fixed Account 3.75%				
	10 Years SPDA	Indextra Goldman Sachs Momentum Builder 3 year Point to Point 200% Participation No Cap				
		Goldman Sachs Momentum Builder 2 year Point to Point 190% Participation No Cap				
		Goldman Sachs Momentum Builder 1 year Point to Point 130% Participation No Cap				
		S&P Annual Point to Point 100% Participation 7.00%				
		Fixed Account 3.75%				

OCTOBER 2022	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
American Equity Best A- S&P A- Fitch A- Comdex 58	Asset Shield 5 FPDA	S&P Annual Point to Point 100% Participation 7.00% 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 1.70% Cap				
		S & P Annual Point to Point No Cap 24% Participation				
		Fixed Account 2.80%				
	Asset Shield 7 FPDA	S&P Annual Point to Point 100% Participation 7.75% Cap				
		S&P Monthly Point to Point 100% Participation 1.90% Cap				
		S & P Annual Point to Point No Cap 29% Participation				
		Fixed Account 3.10%				
	Asset Shield 10 FPDA	S&P Annual Point to Point 100% Participation 8.00% Cap				
		S&P Monthly Point to Point 100% Participation 2.00% Cap				
		S & P Annual Point to Point No Cap 30% Participation				
		Fixed Account 3.25%				
18-85	18-80					