

Fixed Indexed Annuities at Berson-Sokol Agency

23500 Mercantile Rd, Unit C, Beachwood, Ohio 44122

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

FEBRUARY 2019	Product/ Term	Interest Crediting	Free Withdrawal	Minimum Premium	Minimum Interest	Issue Ages
Athene Best A S&P A Fitch A- Weiss C Comdex 75	Performance Elite 7	BNP Paribas MAD 5 Index 1yr PTP 95% 2yr PTP 135%	5% annual free withdrawal after 1 st contract anniversary ----- Nursing Home/Terminal Illness Rider	\$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%				
	Performance Elite 10 Select 4% Bonus	BNP Paribas MAD 5 Index 1yr PTP 85% 2yr PTP 120%				
		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 Control 2 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%				
		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 75	Ascent Pro 10 Bonus Select	<table border="1"> <tr> <td>S&P annual pt to pt 3.00% cap</td> </tr> <tr> <td>S&P 1yr monthly pt to pt 1.40% cap</td> </tr> <tr> <td>2 yr. uncapped BNP Paribas Multi asset 85% participation</td> </tr> <tr> <td>1 yr. uncapped BNP Paribas Multi Asset 55% participation</td> </tr> <tr> <td>2 yr. uncapped Morningstar volatility index 55% participation</td> </tr> <tr> <td>1 yr. uncapped Morningstar volatility index 45% participation</td> </tr> <tr> <td>1 yr uncapped S&P 500 daily risk control 50% participation</td> </tr> <tr> <td>2 yr uncapped Janus SG Market Consensus Index 60% participation</td> </tr> <tr> <td>1 yr uncapped Janus SG Market Consensus Index 30% participation</td> </tr> <tr> <td>3% Premium Bonus</td> </tr> </table>	S&P annual pt to pt 3.00% cap	S&P 1yr monthly pt to pt 1.40% cap	2 yr. uncapped BNP Paribas Multi asset 85% participation	1 yr. uncapped BNP Paribas Multi Asset 55% participation	2 yr. uncapped Morningstar volatility index 55% participation	1 yr. uncapped Morningstar volatility index 45% participation	1 yr uncapped S&P 500 daily risk control 50% participation	2 yr uncapped Janus SG Market Consensus Index 60% participation	1 yr uncapped Janus SG Market Consensus Index 30% participation	3% Premium Bonus	10% Beginning in Year 1 ----- Nursing Home/Terminal Illness Rider	\$10,000	87.5% of deposit @ 1.00%	35-80
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3% Premium Bonus																
<p>Income rider:</p> <p>Option 1: 10% rollup years 1-10, 5% rollup years 11-20</p> <p>Option 2: years 1-10: 7%, years 11-20: 4% plus 200% participation on interest credited</p> <p>1% annual charge for rider</p>																

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American Equity Best A- S&P A- Fitch BBB+ Weiss B- Comdex 59	Choice Series 6 with MVA FPDA	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				18-85	
		S & P Annual Point to Point No Cap 42% Participation				18-80	
		Fixed Account 2.00%					
	Choice Series 8 with MVA FPDA	S&P Annual Point to Point 100% Participation 5.25% Cap				18-80	
		S&P Monthly Point to Point 100% Participation 1.70% Cap					
		S & P Annual Point to Point No Cap 52% Participation					
		Fixed Account 2.10%					
	Choice Series 10 with MVA FPDA	S&P Annual Point to Point 100% Participation 5.50% Cap					
		S&P Monthly Point to Point 100% Participation 1.80% Cap					
		S & P Annual Point to Point No Cap 54% Participation					
		Fixed Account 2.20%					
	<p><u>Lifetime Income Benefit Rider</u> Option 1: Lifetime Income Benefit Rider with 6.00% rollup for 7 years with an option to reset for additional 7 years Annual fee is 0.90% of contract value</p> <p>Option 2: Lifetime Income Benefit & Wellbeing Rider with 6.00% rollup for 7 years with option to reset for additional 7 years. 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>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</p>						

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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>	<p>S&P Annual Point to Point 100% Participation 5.00% Cap</p> <p>S&P 2 Year Monthly Average 100% Participation 8.00% Cap</p> <p>S&P Monthly Point to Point 100% Participation 1.30% Cap</p> <p>S&P 1 Yr Daily Average 6.00% Cap</p> <p>S&P 1 Year Monthly Average 60% Participation No Cap</p> <p>Fixed Account 2.00%</p>	<p>10% of Account Value Starting in Year 2</p> <p>-----</p> <p>Nursing Home Waiver</p> <p>-----</p> <p><u>Guaranteed Return of Premium</u></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>
	<p>MarketPower Bonus FPDA</p> <p>12% Bonus on all Deposits In First Year</p> <p>10 Years</p>	<p>S&P Annual Point to Point 100% Participation 3.00% Cap</p> <p>S&P 2 Year Monthly Average 100% Participation 8.00% Cap</p> <p>S&P Monthly Point to Point 100% Participation 1.20% Cap</p> <p>S&P 1 Yr Daily Average 3.50% Cap</p> <p>S&P 1 Year Monthly Average 50% Participation No Cap</p> <p>Fixed Account 1.50%</p>	<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>
	<p>MarketValue Index FPDA</p> <p>10 Years</p>	<p>S&P Annual Point to Point 100% Participation 6.00% Cap</p> <p>S&P 2 Year Monthly Average 100% Participation 20.00% Cap</p> <p>S&P Monthly Point to Point 100% Participation 1.90% Cap</p> <p>S&P 1 Yr Monthly Avg 7.00% Cap</p> <p>S&P 1 Year Monthly Average 100% Participation No Cap</p> <p>Fixed Account 2.75%</p>	<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>

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

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American National Best A S&P A- Weiss B- Comdex 75	Strategy Indexed Annuity Plus 1% Premium Bonus SPDA 7 Years	S&P 1 Yr Performance 4.00% Cap	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
		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 5.20% 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 2.45%				
	Strategy Indexed Annuity Plus 1% Premium Bonus SPDA 10 Years	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 2.60%				
Income riders: Option 1: 7.20% compounded for 10 Years, annual charge .90% Option 2: 4.20% compounded for 10 Years plus indexed gains, annual charge .60%						

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Integrity Life Best A+ S&P AA Fitch AA Weiss B- Comdex 95	Indextra 7 Years SPDA	Goldman Sachs Momentum Builder Multi-Asset Class Index 3 year Point to Point 145% 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 120% 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 2.40%				
	Indextra 10 Years SPDA	Goldman Sachs Momentum Builder Multi-Asset Class Index 3 year Point to Point 145% Participation No Cap				
		Goldman Sachs Momentum Builder 2 year Point to Point 120% 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 2.40%				

Income rider:

Individual Benefit-Can begin on the index year after client turns 60. If client is at least 60 at issue-can begin immediately.

Joint Benefit-Above rules apply but based on younger persons age.

Withdrawal Percentage-Increase by 0.10% each year from **60-4.50%** to **90-7.50%**