Competitive Strategies Update

November 4th 2026

Disclosures:

1. All products referenced are offered through us, and may not represent all products available on the market.
2. The information provided is based on carrier rate sheets as of the publication date. Rates are subject to change without notice. Please contact the Sales Team to confirm.
3. Availability, features and rates may vary by state and product. Please contact us for information specific to your individual circumstances.
4. The information below highlights specific benefits of products by category. Other factors of each product should be reviewed and compared prior to any recommendation.
5. Before the solicitation of any product, make sure you are appropriately licensed and contracted with the carrier.

Accumulation Fixed Index Annuity (FIA) Options with S&P 500 Strategies[1]

S&P 500 Strategies with No Fees

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
Short-Term Products (Surrender Period: 3 Years)					
A	Oxford Life	Select 3	$10,000	80	Annual pt to pt Cap: 9.7%
A+	Mutual of Omaha	Ultra Advantage℠ 3	$10,000	85	Annual pt to pt Cap: 9.5% Annual pt to pt Participation: 65%
A	Oceanview	Harbourview FIA 3	$20,000	89	Annual pt to pt Participation: 60% Fixed Rate: 7.75% (1st Yr Only)
Mid-Term Products (Surrender Period: 5 and 7 Years)					
A	Sagicor Life	Sage Accumulator 7/5	$75,000	90	Annual pt to pt Cap: 11.5%
A+	National Life	Zenith Growth 7/5	$25,000	85	Annual pt to pt Cap: 11.2%/10.8%
A++	Reliance Standard	Reliance Accumulator 7	$20,000	85	Annual pt to pt Cap: 11% Annual pt to pt Participation: 65%
A	Global Atlantic	ForeAccumulation II 7/5	$25,000	85	Annual pt to pt Cap: 11%/ 10.75% Bailout Rate: 3.5%
A-	Talcott Financial Group	EverGuard Aspire 7/5	$100,000	89/85	Annual pt to pt Cap: 11%/10.75%
A	Oxford Life	Select 7	$10,000	80	Annual pt to pt Cap: 10.9%
A+	Allianz	Accumulation Advantage 5	$100,000	85	Annual pt to pt Cap: 10.75% Annual Performance Trigger:8.2%
A-	Axonic (AmFirst)	Trailhead 7/5	$100,000	89	Annual pt to pt Cap: 10.75% Annual pt to pt Participation: 60%
A+	Mutual of Omaha	Ultra Advantage 7/5	$10,000	85	Participation: 65% Annual Performance Trigger: 8.5%
A	Oceanview	Harbourview FIA 7/5	$20,000	89/84	Annual pt to pt Participation: 65% 1st Year Fixed Rate: 8.6% / 7.25%
A-	GILICO	WealthChoice 7/5	$20,000	90	Annual pt to pt Cap: 8.75% Bailout Rate: 4.75%

1. Strategies and related rates shown are the latest available as of October 27.

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S&P 500 Strategies with No Fees (cont.)

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
Long-Term Products (Surrender Period: 10 Years)					
A	Oxford Life	Select 10	$10,000	80	Annual pt to pt Cap: 11.5%
A	Sagicor Life	Sage Accumulator 10	$75,000	90	Annual pt to pt Cap: 11.5%
A+	National Life	Zenith Growth 10	$25,000	85	Annual pt to pt Cap: 11.1%
A++	Reliance Standard	Reliance Accumulator 10	$20,000	80	Annual pt to pt Cap: 11% Annual pt to pt Participation: 65%
A	Global Atlantic	ForeAccumulation II 10	$100,000	85	Annual pt to pt Cap: 11% Bailout Rate: 3.5%
A	American General	Power 10 Protector	$100,000	75	Annual pt to pt Cap: 11%
A-	Talcott Financial Group	EverGuard Aspire 10 Manual Allocations	$100,000	85	Annual pt to pt Cap: 11%
B++	Nassau	Nassau growth Annuity 10	$15,000	85	Annual pt to pt Cap: 11% Annual pt to pt Participation: 62%
A	Lincoln Financial	Lincoln OptiBlend 10	$100,000	80	Annual pt to pt Cap: 10.75% Annual Performance Trigger: 8.35%
A-	Axonic (AmFirst)	Trailhead 10	$100,000	89	Annual pt to pt Cap: 10.75%
A+	Mutual of Omaha	Ultra Advantage 10	$10,000	85	Annual pt to pt Participation: 70% Annual Performance Trigger: 8.5%
A+	Integrity Life	Integrity Indextra™ 10	$15,000	85	Annual Performance Trigger: 8.5%
A	Oceanview	Harbourview FIA 10	$20,000	84	Annual pt to pt Participation: 65% 1st Yr Fixed Rate: 9.05%
A-	GILICO	WealthChoice 10	$20,000	80	Annual pt to pt Cap: 9% with Bailout Rate: 6.5%

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Fixed Index Annuity (FIA) Options with Premium Bonuses[1]

A.M. Best	Company	Product	Min Premium	Max Age	Premium Bonus
10-year FIA Options with Premium Bonuses					
A+	Allianz	Allianz Accumulation Advantage+®	$20,000	80	15%
A	American Equity	AssetShield™ Bonus 10	$5,000	80	17%; Adds up to 24% with 0.95% annual fee
A	American National	Smart Start Accumulator Plus 10	Q: $5,000 NQ: $10,000	85	15%; Adds up to 22% with 0.95% annual fee
A+	Athene	Athene Performance Elite® 10 / 10 Plus	$10,000	78	PE: Ages 0-70: 22%; Ages 71-75: 20%; Ages 76-78: 18%, no fee PE plus: Ages 0-70: 25%; Ages 71-75: 23%; Ages 76-78: 21%, 0.95% annual fee
A	AuguStar	Observatory Bonus Plus 10	$25,000	80	Ages 18-70: 27%, Ages 71-80: 23% with 0.95% annual fee, In most states
A-	Axonic (AmFirst)	Trailhead 10 / 10 PLUS	$20,000	89	20% with no fee Enhanced: 26% with a 0.8% annual fee
A	Fidelity & Guaranty Life	Performance Pro with GMWB	$10,000	80	Ages 0-75: 21%, Ages 75+: 15% In most states, with a 0.1% annual fee
A-	GILICO	Guidepath Bonus	$15,000	80	17%
B++	Heartland National	Secure Retirement 10 Max	$5,000	80	Ages 0-70: 25%; Ages 71-75: 16%; Ages 76-80: 10%
A+	North American	Charter® Plus 10	$20,000	79	13%; Adds up to 22% with a 0.95% annual fee (Higher premium bonus for $75,000+ band)
A	Prosperity Life Group	Prosperity PathPro Max℠ 10	$20,000	85	Ages 0-77: 17.5%; Ages 78+: 8.75%
A-	Talcott Financial Group	EverGuard Aspire 10 Bonus	$25,000	85	Ages 0-75: 21%, Ages 76-85: 12%
5-year FIA Options with Premium Bonuses					
A	American Equity	AssetShield 5 Bonus	$5,000	80	Option 1: 6% | Option 2: 8% | Option3: 10%
A	American National	Smart Start Accumulator Plus 5 Bonus	Q: $5,000 NQ: $10,000	85	9% with no fee; 13% with 0.95% annual fee
A-	Axonic (AmFirst)	Trailhead 5 PLUS	$20,000	89	10% with no fee; Enhanced: 13% with a 0.95% annual fee
B++	Farmers Life	Farmers Harvest 5 Premium Bonus	$10,000	85	Ages 0-75: 7%; Ages 76+: 3%
A	Prosperity Life Group	Prosperity PathPro Max℠ 5	$20,000	85	Ages 0-77: 10%; Ages 78+: 5%
A	The Standard	EclipseMark 5 Plus	$25,000	85	Ages 0-80: 6%; Ages 81+: 3%

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Income Fixed Index Annuity (FIA) Options
(Level Annual Income with Guaranteed Values[1])

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Ages 60, 65, and 70[2]

Immediate Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A-	Axonic (AmFirst)	Trailhead 10 Income GLWB	$20,000	80	Issued at age 60, Annual income starts at 60: $7,563	NA	25% Rider Bonus
A	Fidelity & Guaranty Life	Safe Income Advantage GMWB Level Option	$10,000	80	Issued at 70, Annual income starts at 70: $8,610	Annual income doubles if unable to perform 2/6 ADLs or confined to a qualified facility[4] for 90+ days within 120 days.	N/A

5-Year Deferred Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A	Corebridge Financial	Power 7 & 10 Protector Plus Income Choice with Level Income	$25,000	80/75	Issued at age 60, Annual income starts at 65: $12,048	Annual income doubles if confined to a qualified facility for at least 90 consecutive days, after year 1.	
A	Corebridge Financial	Power 7 & 10 Protector Plus Income Choice with Level Income	$25,000	80/75	Issued at age 65, Annual income starts at 70: $13,115	Annual income doubles if confined to a qualified facility for at least 90 consecutive days, after year 1.	
A	Corebridge Financial	Power 7 & 10 Protector Plus Income Choice with Level Income	$25,000	80/75	Issued at age 70, Annual income starts at 75: $14,106	Annual income doubles if confined to a qualified facility for at least 90 consecutive days, after year 1.	

10-Year Deferred Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A-	Talcott Financial Group	EverGuard Assurance 10 with GLWB Future Path	$25,000	85	Issued at 60, Annual income starts at 70: $18,866	Annual income doubles if unable to perform 2/6 ADLs after year 1. 90-day elimination period	10% Premium Bonus 10% Rider Bonus
A-	Talcott Financial Group	EverGuard Assurance 10 with GLWB Future Path	$25,000	85	Issued at 65, Annual income starts at 75: $20,671	Annual income doubles if unable to perform 2/6 ADLs after year 1. 90-day elimination period	10% Premium Bonus 10% Rider Bonus
A-	Talcott Financial Group	EverGuard Assurance 10 with GLWB Future Path	$25,000	85	Issued at 70, Annual income starts at 80: $20,999	Annual income doubles if unable to perform 2/6 ADLs after year 1. 90-day elimination period	10% Premium Bonus 10% Rider Bonus

1. Income Options Selection: Products with the most competitive guaranteed level payout when payout starts. No reductions throughout the payout period. All figures are based on the latest rates available as of Oct 27.
2. All illustrative figures are based on the specific information of this sample client. Please contact us for information specific to your individual circumstances. Availability, features and rates may vary by state and product.
3. ADL: Activities of daily living, which are bathing, dressing, eating, transferring, toileting, and continence.
4. Qualified Facilities: qualified hospital, nursing facility, or assisted living facility

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FAs and FIAs with Long-Term Care (LTC) Options (Guaranteed Values. Health Questions May Apply)

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Age 65
Underwriting Class: Preferred[1]

A.M. Best	Company	Product	Min Premium	Max Age	GTD Mo. LTC Benefit at Yr1 End and Yr10 End	Max LTC Duration	Note
B++	EquiTrust	BRIDGE®	NQ: $50,000	80	$2,466 / $7,056 315% Coverage Ratio $2,122 / $5,048 215% Coverage Ratio $1,865 / $3,169 140% Coverage Ratio	60 months	• Applicants will not be declined. 100 % acceptance rate for applicants and a quick decision on the underwriting class. • Coverage ratio: Secure class: 100%- 140%; Standard class: 100 - 215%; Preferred class: 100% -315% • The coverage ratio varies based on age and underwriting class. • Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program at a $100 annual rider fee.
A	Global Atlantic	ForeCare®	NQ $35,000	85	$4,330 / $4,330 Rate class: Premier - 3X $2,887 / $2,887 Rate class: Standard - 2X	72 months	Not for the **substandard** class
A+	OneAmerica	Annuity Care®	$10,000	85	$2,454 / $3,227	Lifetime	Health condition knock-out
		Indexed Annuity Care®	$50,000	85	$3,314 / $4,138	Lifetime	
		Annuity Care II®	NQ: $10,000	80	$4,214 / $4,360	96 months	

1. Results are illustrative only and based on the sample client's information. Please contact us for information specific to your individual circumstances. Availability, features, and rates may vary by state and product.

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FIAs with Enhanced Death Benefit (EBD) Options (Guaranteed Values)

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Age 60, No Withdrawals Before Death[1]

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD EDB Benefit Amount in Different Time Frames	Note
A+	Allianz	Allianz Benefit Control+™ with the Accelerated option	$20,000	80	Total EDB over min. 5 yrs At 65: $126,570 At 70: $128,160	• Rider bonus: 25% initial • Death benefit rolls up at 2.5 times the index interest rate. • Death benefit payments can be received during a period of at least five years • No fee
A+	Athene	Agility 10	$10,000	80	Total EDB during 5 yrs At 60: $160,800 At 65: $163,385 At 70: $166,003	• Rider bonus: 50% initial • Benefit base rolls up at the rate of 2 times the credited index interest rate.
A	Fidelity & Guaranty Life	Prosperity Elite 7/10/14 Protection, Protection Package	$10,000	85	Total EDB over min. 5 yrs At 65: $161,051 At 70: $259,374	• Premium bonus: 5.25% - 14%, varies by age and surrender charge period. • EDB amount over a min. 5-yr will potentially roll up at a 10% compound rate for 10 years • Annual fee: 0.95%
A	Global Atlantic	ForeAccumulation II 5/7 with Enhanced Death Benefit	$25,000	85	Total EDB over min. 5 yrs At 65: $150,000 At 70: $210,000	• 10-yr version available until age 80 • 10.00% simple rate roll-up for 10 years or age 90. • Annual fee: 0.75% for ages below 71, 1.2% for ages 71-80.
A++	MassMutual Ascend	American Legend 7 with Legacy Ascender Rider	American Legend 7: $10,000	85	Total EDB during 5 yrs At 60: $102,400 At 65: $154,000 At 70 and above: $190,000	• Legacy benefit rolls up with a simple rate at 9% for issue ages 75 and below, 6% for issue ages 76 and above, for 10 years to the limit of 250% of the roll-up base. • Annual fee: 1.15%
A+	North American	BenefitSolutions 10 with Benefit Solutions Guaranteed Benefits Rider	$20,000	79	Total EDB during 5 yrs At 65: $150,000 At 70: $180,000	• Rider bonus: 20% initial 50% year 5, 80% year 10 • Benefit base rolls up at the rate of the credited index interest rate for 20 years. • Annual fee: 1.20%

1. All illustrative figures are based on the specific information of this sample client. Please contact us for information specific to your individual circumstances. Availability, features and rates may vary by state and product.

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MYGA Products with highest rates

3-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Farmers	Farmers Safeguard Plus® 3	$10,000	95	5.90%	0% | 0%
A+	Athene	Athene Max Rate 3	$100,000	85	5.75%	Interest | Interest
A-	Axonic (AmFirst)	Waypoint 3 MYGA	$100,000	89	5.75%	0% | 10%
A+	Nationwide Life	Secure Growth 3 MVA	$100,000	90	5.70%	10% | 10%
B++	Heartland National	Secure Rate Pro 3	$5,000	90	5.70%	0% | 0%
A	Global Atlantic	SecureFore II 3	$100,000	85	5.65%	10% | 10%
A-	Talcott Financial Group	EverStead MYGA 3	$100,000	85	5.65%	10% | 10%

5-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Farmers Life	Farmers Safeguard Plus® 5	$10,000	90	6.25%	0% | 0%
A-	Axonic (AmFirst)	Waypoint 5 MYGA	$100,000	89	6.15%	0% |10%
A-	Delaware Life	Pinnacle Plus MYGA 5	$100,000	85	6.10%	0% |10%
A+	Nationwide Life	Secure Growth 5 MVA	$100,000	90	6.05%	10% | 10%
A+	Protective Life	Secure Save 5	&75,000	85	6.00%	10% | 10%
A	Sagicor Life	Milestone Max MYGA 5	$75,000	90	6.00%	0% | 10%
B++	Heartland National	Secure Rate Pro 5	$5,000	90	6.00%	0% | 0%
A	Global Atlantic	SecureFore II 5	$100,000	85	6.00%	10% | 10%
A-	Talcott Financial Group	EverStead MYGA 5	$100,000	85	6.00%	10% | 10%

7-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
A	Sagicor Life	Milestone Max MYGA 7	$75,000	90	6.20%	0% | 10%
A-	Talcott Financial Group	EverStead MYGA 7	$100,000	85	6.20%	10% | 10%
A++	Athene	Athene Max Rate 7	$100,000	83	6.15%	Interest | Interest
B++	Farmers Life	Farmers Safeguard Plus® 7	$10,000	90	6.15%	0% | 0%
A	Americo	Platinum Assure 7	$25,000	85	6.00%	5% |5%
A	Global Atlantic	SecureFore II 7	$100,000	85	6.00%	10% | 10%
B++	Heartland National	Secure Rate Pro 7	$5,000	90	6.00%	0% | 0%

10-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Farmers Life	Farmers Safeguard® Plus 10	$10,000	90	6.25%	0% | 0%
A	Oceanview	Harbourview 10	$70,000	84	6.20%	0% | 10%
A-	Talcott Financial Group	EverStead MYGA 10	$100,000	85	6.20%	10% | 10%
B++	Heartland National	Secure Rate Pro 10	$5,000	85	6.05%	0% | 0%
A	Lincoln Financial	Lincoln MYGuarantee Plus 10	$100,000	85	6.00%	10% | 10%

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MYGA and FIA Products with the Highest Issue Ages[1]

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
MYGA Products						
A-	GCU	One Plus Four	$300	No Restrictions	4.25%	0% | 10%
B++	Farmers Life	Farmers Safeguard Plus 3/5	$10,000	95	5.90% / 6.25%	0% | 0%
A	The Standard	Focused Growth Annuity 3/5	$100,000	93	5.1% /5.5%	Interest | Interest
A	Corebridge Financial	American Pathway Fixed 5 Annuity MVA	$25,000	90	5.25%	Interest | 15%
A+	Nationwide Life	Secure Growth 3/4/5 MVA	$100,000	90	5.7%/5.5%/6.05%	10% | 10%
A-	Liberty Bankers	Heritage Classic 3/5	$10,000	90	5.35%	0% | 10%
B++	EquiTrust	Certainty Select 3/5/6/8/10	$10,000	90	5.6%/ 5.8% / 5.8% /5.85%/ 5.85%	Interest | Interest
FIA Products						
A	The Standard	Enhanced Choice Index Plus 5	$15,000	93	MYG 5 Years: 4.5% Annual S&P 500 PTP Cap: 9.25%	0% | 10%
A++	MassMutual Ascend	American Landmark 3	$50,000	90	Fixed rate 1 year: 4.4% Annual S&P 500 PTP Cap: 7.5%	10% | 10%
B++	EquiTrust	MarketFive Index	$10,000	90	Fixed rate: 5% Annual S&P 500 PTP Cap: 9.5%/11.5% (1% fee)	Interest | 10%

MYGA and FIA Products with the Lowest Minimum Qualified Premium[2]

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
MYGA Products						
A-	GCU	One Plus Four	$300	No Restrictions	4.25%	0% | 10%
A+	Integrity Life	New Momentum 5	$2,000	85	Base 4.75%, Bonus 0.75%	10% | 10%
A+	Integrity Life	SPDA Series II 7	$3,000	85	Base 4.55%, Bonus 1.0%	10% | 10%
A+	Mutual of Omaha	Ultra-Secure Plus 5/7	$5,000	89/88	5.35% /5.55%	10% | 10%
A	American National	Palladium MYG Annuity 3/5/6/7/8/9/10	$5,000	90	5.5%/5.45% /5.47%/5.55%/5.05%/5.05%/5.2%	10% | 10%
FIA Products						
A	American Equity	AssetShield 10 (Bonus, 5 & 7 yr versions available)	$5,000	80	Fixed rate: 4.6% Annual S&P 500 PTP Cap: 9.5%/12% (1.5% fee)	Interest | 10%
A	National Life	Flex Secure Growth 10 (Bonus, 5 & 7 yr versions available)	$5,000	85	Fixed rate: 2.4% Annual S&P 500 PTP Cap: 7.75%	0% | 10%
A+	Athene	Agility 7/10	$10,000	83/80	Fixed rate: 2.9% / 3.05% Annual S&P 500 PTP Cap: 5.25%/ 5.5%	10% | 10%

1&2. MYGA product rates are the latest available as of Nov 3. FIA strategies and related rates shown are the latest available as of Oct 27.

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Flexible Premium FIA Options with S&P 500 Strategies[1]

A.M. Best	Company	Product	Min. Initial Premium	Additional Premium	Free Withdrawal Feature (Yr1 | Yr2+)	Strategies and Related Rates
Products with 5-year surrender period						
A	Lincoln Financial	Lincoln OptiBlend 5	$10,000	$50	10% | 10%	Annual pt to pt Cap: 9.25% Fixed Rate 1 year: 4.6%
B++	EquiTrust	MarketFive Index	$10,000	$2,000	Interest | 10%	Annual pt to pt Cap: 9.5% Fixed Rate 1 year: 5%
A	American Equity	AssetShield 5	$5,000	$0	Interest | 10%	Annual pt to pt Cap: 8.5% Fixed Rate 1 year: 4.35%
A-	Delaware Life	Retirement Stages Select 5	$25,000	$500	0% | 10%	Annual pt to pt Cap: 7.75% Bail out rate: 2%
A+	National Life	Flex Secure Growth 5	$5,000	$100	0% | 10%	Annual pt to pt Cap: 7% Fixed Rate 1 year: 2.1%
Products with 7-year surrender period						
A	Fidelity & Guaranty Life	FG AccumulatorPlus 7	$10,000	$2,000	0% | 10%	Annual pt to pt Cap: 10.25% Fixed Rate 1 year: 4.15%
A++	MassMutual Ascend	American Legend 7	$10,000	$2,000	10% | 10%	Annual pt to pt Cap: 10% Fixed Rate 1 year: 4.75%
B++	EquiTrust	MarketSeven Index	$10,000	$2,000	Interest | 10%	Annual pt to pt Cap: 10% Fixed Rate 1 year: 5.15%
A	American Equity	AssetShield 7	$5,000	$0	Interest | 10%	Annual pt to pt Cap: 9.25% Fixed Rate 1 year: 4.5%
A-	Delaware Life	Retirement Stages Select 7	$25,000	$500	0% | 10%	Annual pt to pt Cap: 8% Bail out rate: 2% Fixed Rate 1 year: 4.3%
A	Lincoln Financial	Lincoln OptiBlend 7	$10,000	$50	10% | 10%	Annual pt to pt Cap: 8% Fixed Rate 1 year: 4.1%

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