

Carrier	Product	Floor	Annual Pt to Pt Cap	Guaranteed Cap	Max illust. Rate	Last Change to S&P Cap	Persistency Bonus	Guaranteed Bonus?
AIG	Max Accumulator+ (High Cap)	0.00%	11.25%	0.00%	6.73%	Apr-20	25bps yrs 6+	No
AIG	Max Accumulator+ (Core Cap)	0.25%	8.00%	0.25%	5.22%	Apr-20	75bps yrs 6+ (25bps guar)	Partially
AIG	Value+ Protector	0.00%	7.35%	3.00%	4.79%	Apr-20	75bps yrs 5+	Yes
Allianz	LifePro+Advantage	0.00%	11.75%	0.25%	6.90%	Aug-19	5%(Bonused Index)/40%(Select Index 1% asset chrg) multiplier yrs 1	Yes
Equitable	IUL Protect	0.00%	8.50%	4.00%	5.41%	Apr-20	10% multiplier yrs 2+(Bonus if fixed account > 3.50%)	Yes
Equitable	Brightlife Grow	0.00%	8.50%	3.00%	5.41%	Apr-20	25bps yrs 6-10 /75bps yrs 11-15/ 110bps yrs 16+ Plus Option: 50bps yrs 11-15 /100bps yrs 16+	No
Global Atlantic	Global Accumulator IUL	0.00%	10.50%	2.00%	6.40%	May-20	1% gtd account value bonus at the end of year 5	Yes
Global Atlantic	Lifetime Foundation ELITE	0.00%	10.00%	2.00%	6.17%	May-20	60bps account value bonus later of yr 10 or age 65	No
Global Atlantic	Lifetime Builder Elite	0.00%	12.00%	2.00%	7.05%	May-20	1% gtd account value bonus at the end of year 5	Yes
John Hancock	IUL Accumulator 2019	0.00%	9.00%	3.25%	5.67%	Jun-20	55% multiplier 1+ yrs on Index Acct	Yes
John Hancock	Protection IUL 2018 & 2020	0.00%	9.00%	3.25%	5.67%	Jun-20	65% multiplier yrs 1+ (guar) / 65bps yrs 11+ (non-guar)	Yes
Lincoln	Wealth Preserve IUL '19	0.00%	9.00%	1.00%	5.67%	May-20	56% gtd int. bonus @ 4% gtd max asset based charge	Yes
Lincoln	Wealth Accumulate IUL '19	0.00%	9.00%	1.00%	5.67%	May-20	56% gtd int. bonus @2% gtd max asset based charge	Yes
Mutual of Omaha	IUL Express	0.00%	9.50%	3.00%	5.92%	Jun-20	N/A	N/A
Mutual of Omaha	Life Protection Advantage	0.00%	9.50%	3.00%	5.92%	May-20	N/A	N/A
Mutual of Omaha	Income Advantage	0.00%	10.50%	3.00%	6.40%	May-20	N/A	N/A
Nationwide	IUL Accumulator II	0.00%	8.25%	4.00%	5.25%	Jan-20	15% multiplier yr 6+; 50% multiplier yr 1+ (Strategies w/Adv Multiplier Only)	Yes
Nationwide	IUL Protector II	0.00%	8.25%	4.00%	5.25%	Jan-20	15% multiplier yr 6+; 50% multiplier yr 1+ (Strategies w/Adv Multiplier Only)	Yes
Nationwide	YourLife IUL Protector & Accumulator	0.00%	10.00%	3.00%	6.16%	Jan-20	N/A	N/A
North American	Protection Builder IUL	0.00%	9.75%	2.00%	5.91%	Apr-20	75bps yrs 11+	Yes
North American	Builder Plus IUL II	0.00%	10.25%	2.00%	6.46%	Apr-20	10% gtd multipler yr 1-10, 1% gtd interest bonus yr 11+	Yes
North American	Smart Builder IUL (NEW)	0.00%	8.50%	2.00%	5.41%		N/A	N/A
Pacific Life	Indexed Accumulator 6	0.00%	9.00%	3.00%	5.67%	Mar-20	Yr 2+(w/Rider Perf Factor in index acct only)	No
Pacific Life	Pacific Discovery Protector IUL	0.00%	8.00%	3.00%	5.15%	Mar-20	Dynamic multiplier yrs 11+	No
Pacific Life	Pacific Discovery Xelerator IUL 2	0.00%	9.00%	3.00%	5.67%	Mar-20	Yr 2+(w/Rider Perf Factor in index acct only); Persistency credit beg yr 11	No
Penn Mutual	Accumulation Builder Select IUL	1.00%	9.50%	4.00%	6.21%	May-20	10% multiplier yrs 2+ / 30bps yrs 11+	Yes
Protective	Indexed Choice UL	0.00%	8.50%	3.00%	5.41%	Jan-20	N/A	N/A
Principal	IUL Accumulator II	0.00%	9.50%	3.00%	5.92%	May-20	25bps yrs 11+ as long as fixed account > 2%	Yes
Principal	IUL Flex II	0.00%	9.50%	3.00%	5.92%	May-20	N/A	N/A
Prudential	Index Advantage '18	0.00%	8.50%	3.00%	5.42%	Jun-20	15% multiplier all yrs specific account/20% bonus yrs 11-40	No
Prudential	Founders Plus UL '18	0.00%	8.00%	3.00%	4.31%	Jun-20	N/A	N/A
Securian	Eclipse Protector II	0.00%	9.00%	2.00%	5.69%	May-20	1.5% non-gtd bonus of 10 yr gains in years 11+	No
Securian	Eclipse Accumulator	0.00%	9.75%	2.00%	6.06%	May-20	1.5% non-gtd bonus of 10 yr gains in years 11+	No
Securian	Value Protection IUL	0.00%	8.75%	2.00%	5.56%	Jan-19	N/A	N/A
Symetra	Accumulator IUL 2.0 (Base)	0.00%	10.50%	3.25%	6.39%	May-20	15% muliplier yrs 11+	Yes
Symetra	Protector IUL 1.0 (Core)	0.00%	8.00%	2.25%	5.14%	May-19	30% muliplier yrs 11+	Yes
Transamerica	Financial Foundation IUL	0.75%	13.75%	2.00%	7.70%	Nov-19	N/A	N/A
Zurich	Wealth Builder IUL	0.00%	12.00%	3.00%	7.05%	Oct-19	15% gtd performance bonus years 6+	Yes
Zurich	Select IUL	0.00%	10.00%	3.00%	6.17%	Sep-18	12% multiplier yrs 10+	Yes