

Allianz Life Ins Co N America

Group Affiliation: Allianz Life Insurance Group
Address: 5701 Golden Hills Drive
 Minneapolis MN 55416-1297
Phone: 763-765-6500

Domicile: MN
NAIC Number: 90611
Year Established: 1979
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA (3)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	94

Assets & Liabilities

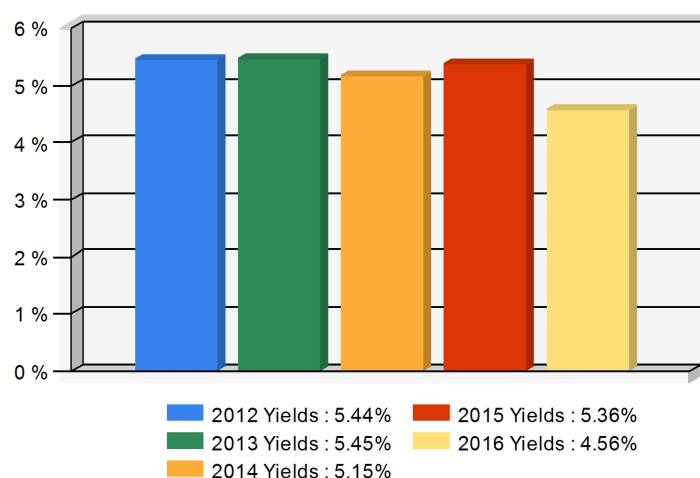
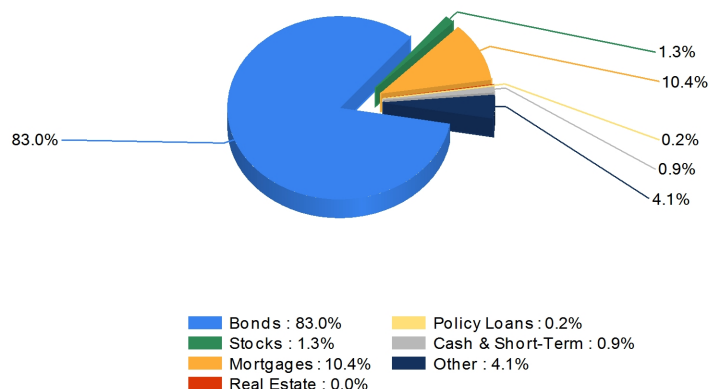
Total Admitted Assets	127,557,708
Total Liabilities	121,392,428
Separate Accounts	26,070,625
Total Surplus & AVR	6,782,848
As % of General Account Assets	6.7%

Invested Asset Distribution

Total Invested Assets 99,839,608

5 Year Investment Yields

5 Year Average 5.19%



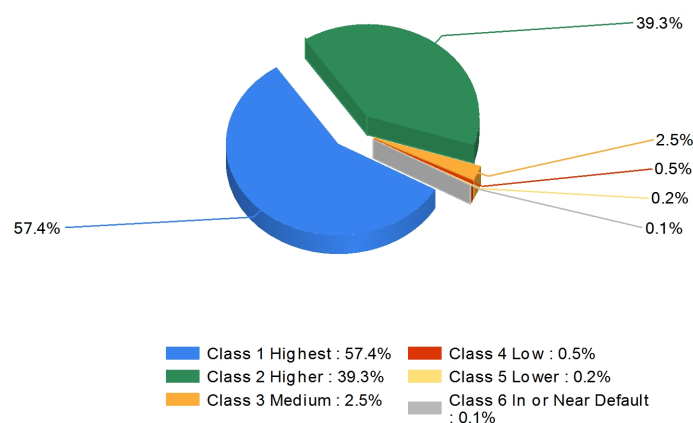
Non-Performing Assets

Bonds In or Near Default	1.4%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.4%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	18,337,157
Net Premiums Written	12,642,917
Earnings Before Dividends and Taxes	2,027,522
Net Operating Earnings	1,497,192

Bond Quality



A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 13, 2017.

Presented by: David Byers, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

American Equity Invest Life

Group Affiliation: American Equity Investment Grp
Address: P.O. Box 71216
 Des Moines IA 50325
Phone: 515-221-0002

Domicile: IA
NAIC Number: 92738
Year Established: 1980
Company Type: Stock

Ratings

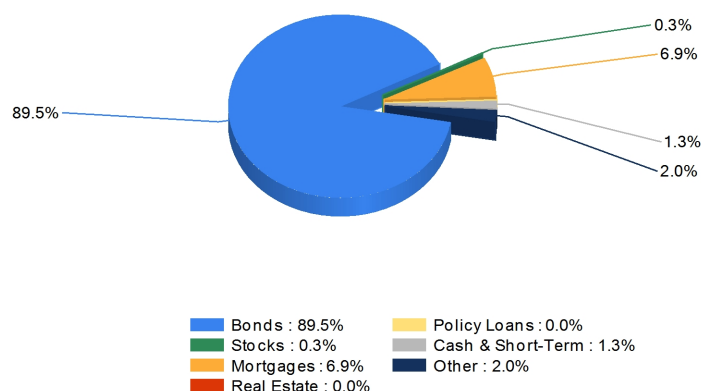
A.M. Best Company(Best's Rating, 15 ratings) A- (4)
 Standard & Poor's(Fin. Strength, 20 ratings) A- (7)
 Fitch Ratings(Fin. Strength, 21 ratings) BBB+ (8)
 Weiss(Safety Rating, 16 ratings) B (5)
 Comdex Ranking(Percentile in Rated Companies) 61

Assets & Liabilities

Total Admitted Assets 41,615,584
 Total Liabilities 39,200,165
 Separate Accounts 0
 Total Surplus & AVR 2,591,918
 As % of General Account Assets 6.2%

Invested Asset Distribution

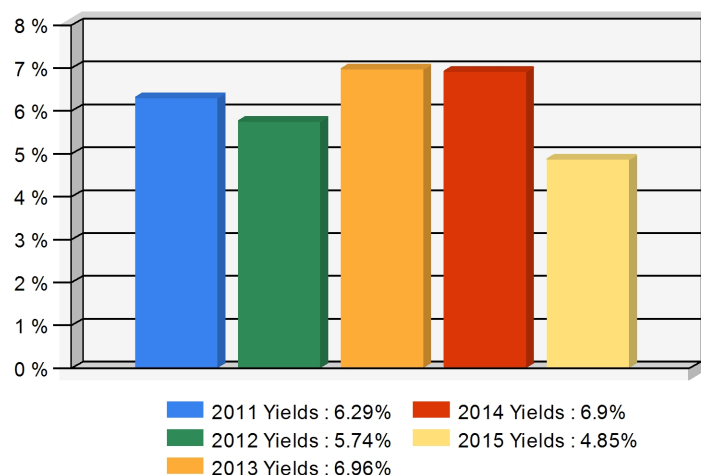
Total Invested Assets 40,841,974



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 6.15%



Net yield on mean invested assets

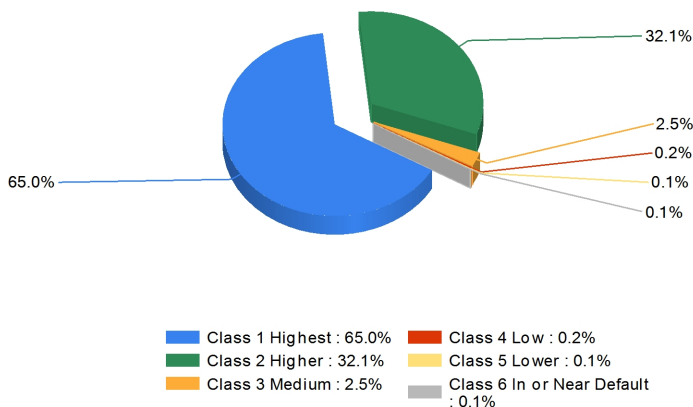
Non-Performing Assets

Bonds In or Near Default 0.9%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.9%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 8,749,850
 Net Premiums Written 6,409,634
 Earnings Before Dividends and Taxes 223,372
 Net Operating Earnings 145,028

Bond Quality



Distribution of bond classes

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Data for Year-End 2015 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 31, 2016.

Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

American General Life Ins Co

Group Affiliation: AIG Life & Retirement Group
Address: P.O. Box 1591
Houston TX 77251
Phone: 713-522-1111

Domicile: TX
NAIC Number: 60488
Year Established: 1960
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A w (3)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Moody's(Fin. Strength, 21 ratings)	A2 (6)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	80

Assets & Liabilities

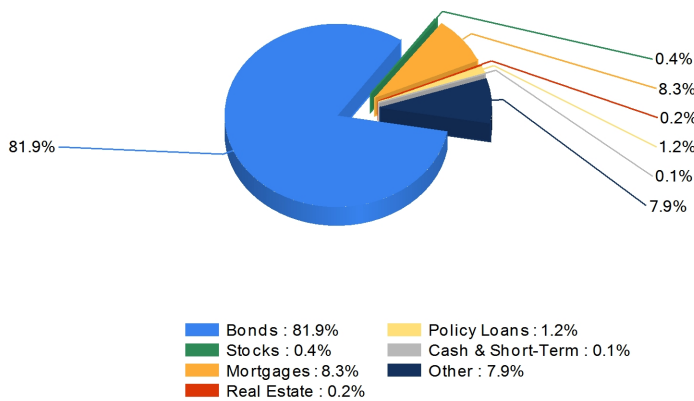
Total Admitted Assets	166,711,283
Total Liabilities	157,817,438
Separate Accounts	43,877,364
Total Surplus & AVR	10,759,002
As % of General Account Assets	8.8%

Invested Asset Distribution

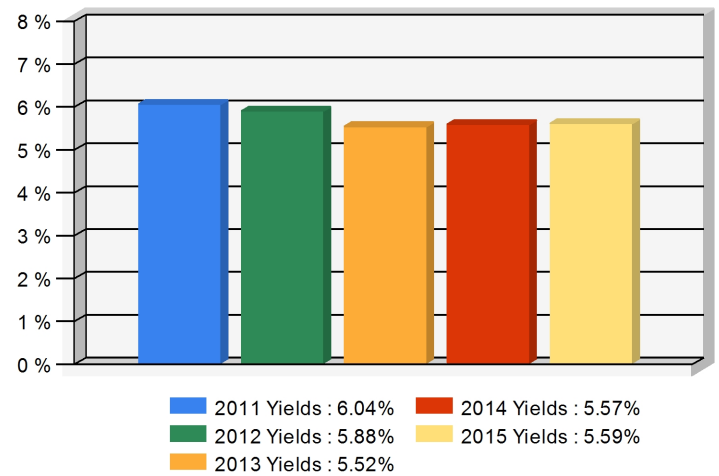
Total Invested Assets 119,484,128

5 Year Investment Yields

5 Year Average 5.72%



Distribution of the invested assets



Net yield on mean invested assets

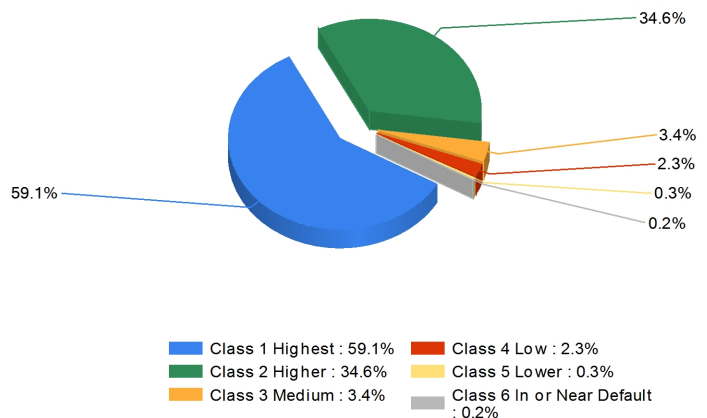
Non-Performing Assets

Bonds In or Near Default	2.2%
Problem Mortgages	0.8%
Real Estate Acquired by Foreclosure	0.4%
Total Non-Performing Assets/Surplus & AVR	3.5%
As a Percent of Invested Assets	0.3%

Income & Earnings

Total Income	23,212,995
Net Premiums Written	15,632,038
Earnings Before Dividends and Taxes	2,012,285
Net Operating Earnings	1,416,624

Bond Quality



Distribution of bond classes

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Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Americo Financial Life & Ann

Group Affiliation: Americo Life Group
Address: P.O. Box 410288
 Kansas City MO 64141-0288
Phone: 816-391-2000

Domicile: TX
NAIC Number: 61999
Year Established: 1946
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)

A

Assets & Liabilities

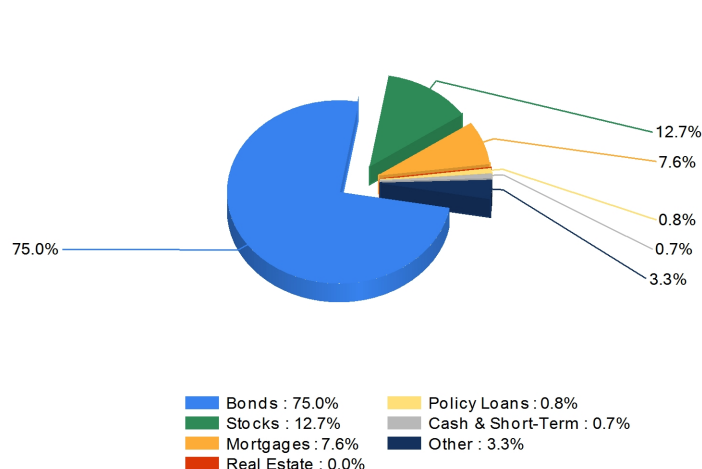
Total Admitted Assets	4,281,919
Total Liabilities	3,820,146
Separate Accounts	0
Total Surplus & AVR	516,090
As % of General Account Assets	12.1%

Invested Asset Distribution

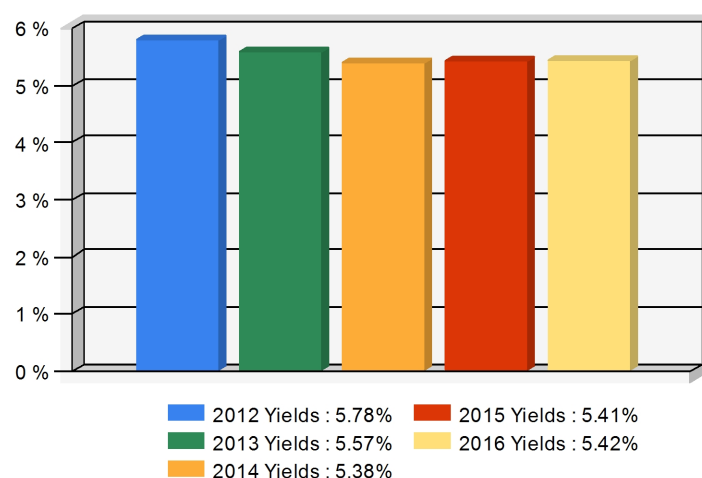
Total Invested Assets 3,842,373

5 Year Investment Yields

5 Year Average 5.51%



Distribution of the invested assets



Net yield on mean invested assets

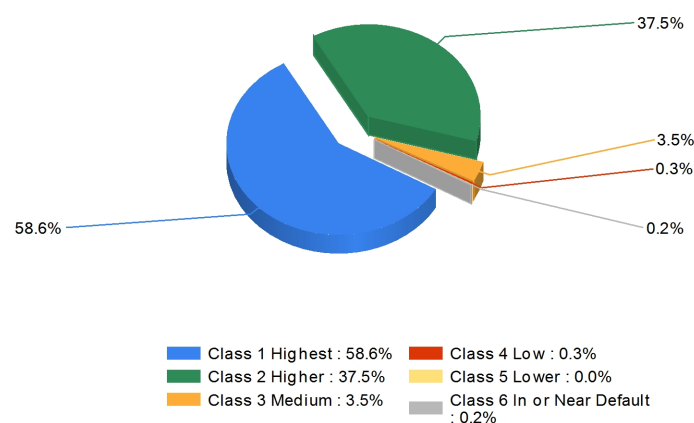
Non-Performing Assets

Bonds In or Near Default	1.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.0%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	704,085
Net Premiums Written	452,468
Earnings Before Dividends and Taxes	99,373
Net Operating Earnings	69,127

Bond Quality



Distribution of bond classes

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Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

List of Company Ratings

Company: Americo Financial Life & Ann
Domicile: TX
Established: 1946

A.M. Best Company Rating

A

Excellent. Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

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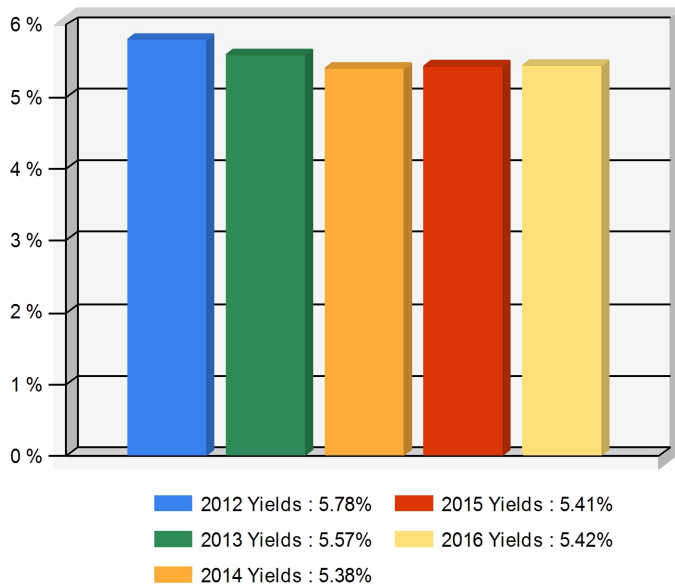
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

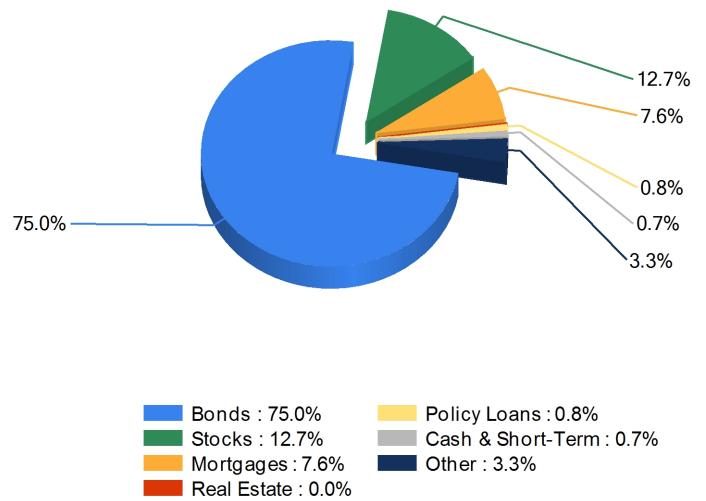
Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

Americo Financial Life & Ann

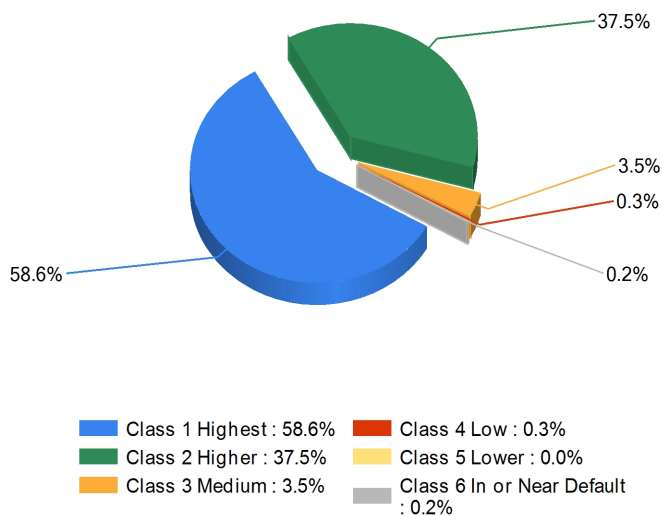
5 Year Investment Yields



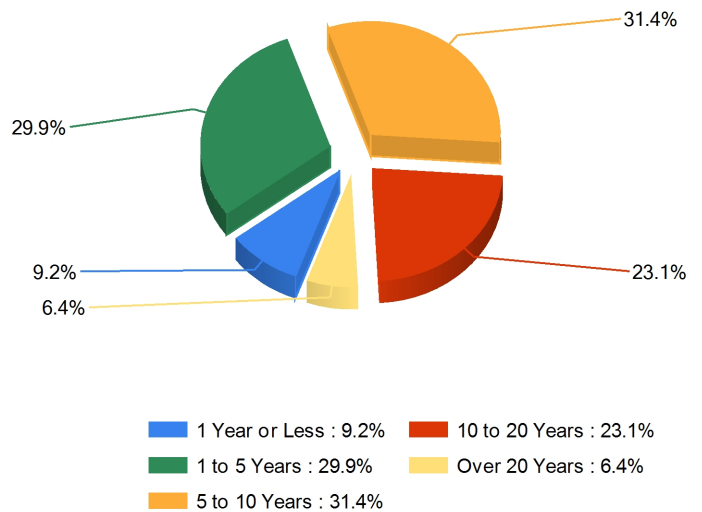
Invested Asset Distribution



Bond Quality



Bond Maturity



Data for Year-End 2016 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

Athene Ann & Life Co

Group Affiliation: Athene Life Group
Address: 7700 Mills Civic Parkway
 West Des Moines IA 50266-3862
Phone: 800-800-9882

Domicile: IA
NAIC Number: 61689
Year Established: 1896
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A- (4)
 Standard & Poor's(Fin. Strength, 20 ratings) A- (7)
 Fitch Ratings(Fin. Strength, 21 ratings) A- (7)
 Weiss(Safety Rating, 16 ratings) C+ (7)
 Comdex Ranking(Percentile in Rated Companies) 62

Assets & Liabilities

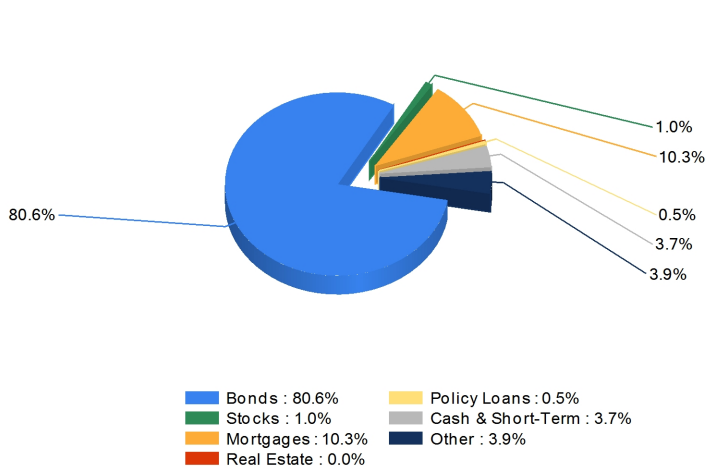
Total Admitted Assets 44,053,155
 Total Liabilities 42,944,223
 Separate Accounts 48,645
 Total Surplus & AVR 1,511,433
 As % of General Account Assets 3.4%

Invested Asset Distribution

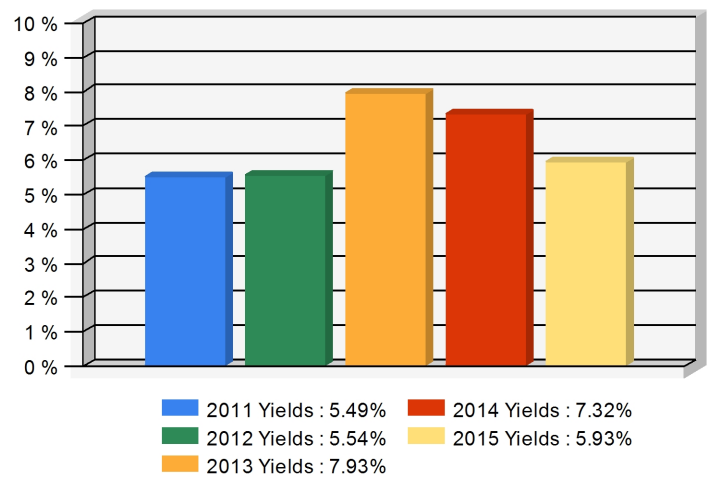
Total Invested Assets 42,231,313

5 Year Investment Yields

5 Year Average 6.44%



Distribution of the invested assets



Net yield on mean invested assets

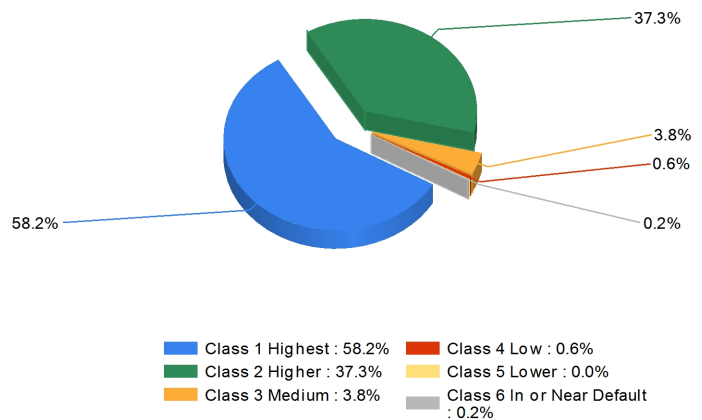
Non-Performing Assets

Bonds In or Near Default 3.7%
 Problem Mortgages 2.8%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 6.4%
 As a Percent of Invested Assets 0.2%

Income & Earnings

Total Income 2,404,254
 Net Premiums Written 475,360
 Earnings Before Dividends and Taxes 487,414
 Net Operating Earnings 674,329

Bond Quality



Distribution of bond classes

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Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

EquiTrust Life Ins Co

Group Affiliation: EquiTrust Life Insurance Co
Address: 222 West Adams St Suite 1880
 Chicago IL 60606
Phone: 312-357-0795

Domicile: IL
NAIC Number: 62510
Year Established: 1966
Company Type: Stock

Ratings

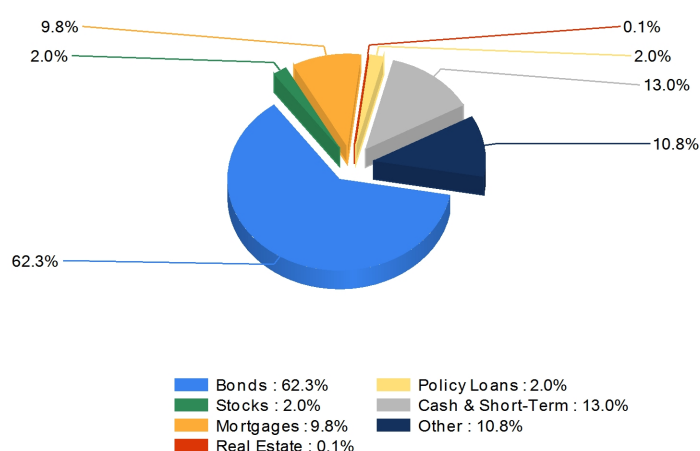
A.M. Best Company(Best's Rating, 15 ratings) B++ (5)
 Standard & Poor's(Fin. Strength, 20 ratings) BBB+ (8)
 Weiss(Safety Rating, 16 ratings) B- (6)
 Comdex Ranking(Percentile in Rated Companies) 43

Assets & Liabilities

Total Admitted Assets 15,881,346
 Total Liabilities 15,062,373
 Separate Accounts 607,011
 Total Surplus & AVR 928,640
 As % of General Account Assets 6.1%

Invested Asset Distribution

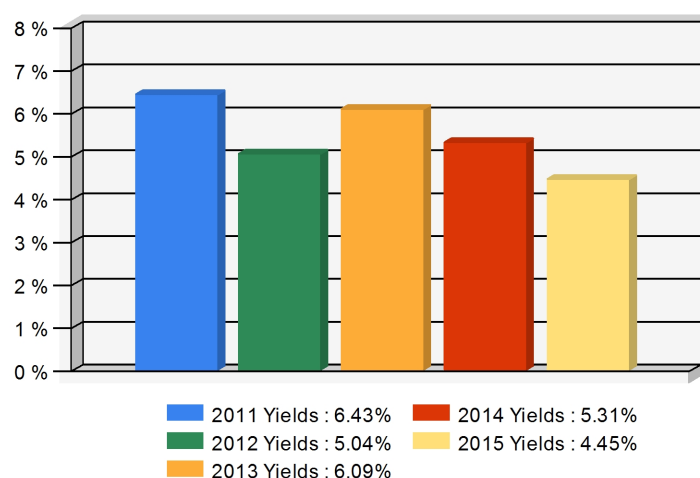
Total Invested Assets 14,158,318



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.46%



Net yield on mean invested assets

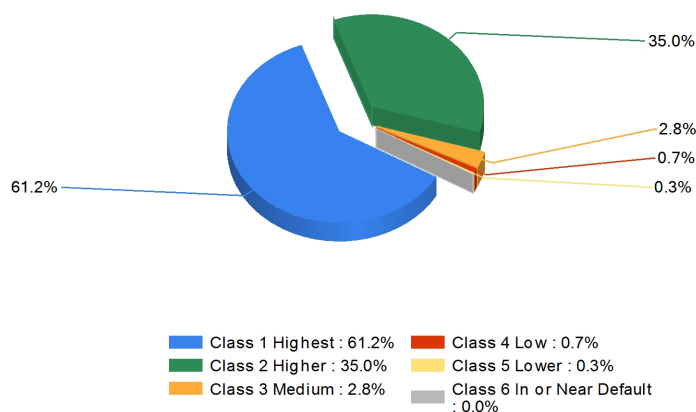
Non-Performing Assets

Bonds In or Near Default 0.2%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 1.3%
 Total Non-Performing Assets/Surplus & AVR 1.5%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 2,765,744
 Net Premiums Written 2,099,075
 Earnings Before Dividends and Taxes 194,315
 Net Operating Earnings 168,675

Bond Quality



Distribution of bond classes

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Fidelity & Guaranty Product Summary Sheet (A.M. Best Rating: B++)

Updated:
2/12/2018

Reviewed:
2/12/2018

The information contained in this material has been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed by Advisors Excel. It is given for informational purposes only. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation
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Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Not Approved	
Safe Income Plus (FPDA)	8% 7% in AK,CA,DE,FL65+, MA,MN,NJ,NV,OH, OK,OR,SC,TX,UT, WA ONLY if rider is elected	Index Cap Rates		S&P 500	Fixed	10 year 12,11,10,9,8,7,6,5,4,3 AK,CA,DE,FL(65+),MA,NJ ,NV,OH,OK, PA, SC,TX, UT 9,9,8,7,6,5,4,3,2,1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 10 year 10-20-30-40-50-60-70-80-90-100	Home Health Waiver & Death of Owner rider Rider not allowed in FL	0-80 NQ 18-80 Q	\$10,000 Q/NQ	N/A	AL,CT,ID,IN, MS,NY, VT
		1yr Monthly P to P		1.10%											
		Monthly Average		2.00%											
		Annual P to P		2.00%	1.00%										
		Performance Trigger		1.75%											
Rider	Rollup	Cost	Payout Percentages			Other Notes									
EGMWB	7.25% Guaranteed for 10yrs with an option for an additional 10yrs or age 85	1.05% Annual Charge				*Additional Premium will NOT receive roll-up *Roll up is Guaranteed for 10yrs with an option to extend for an additional 10yrs *2nd 10yr Roll up is Guaranteed to be no less than 2% *If 2 of 6 ADL's cannot be met income will be 2x for single payments and 1.5x for joint payments *Policy MUST be in force for at LEAST 3yrs with no additional premiums paid for at LEAST 3yrs before impairment payments can begin *Impairment MUST begin at LEAST 1yr after contract is issued *Client MUST be at LEAST 60 years old to begin impairment payments *Must be 50 to purchase income rider in MD *Impairment Doubler not approved in IL, PA, MN, OR, WA									
			**Please see F&G Rider Brochure for Payout Percentages.												

Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Not Approved
Performance Pro (FPDA)	9% (0-75) & 4.5% (76-80) 7% (0-75) & 3.5% (76-80) in AK,CA,DE,FL65+, MA,MN,NJ,NV,OH, OK,OR,PA,SC,TX, UT,WA ONLY if rider is elected	Index Cap Rates		S&P 500 - Gold - DJUSR10T	Fixed	10 year 14-13-12-11-10-8-6-4 2-1 AK,CA,DE,MA, MN,NJ,NV,OH, OK,OR,PA,SC, TX, UT, WA 9,9,8,7,6,5,4,3,2,1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 10 year 10-20-30-40-50-60-70-80-90-100	0-80 NQ 18-80 Q	\$10,000 Q/NQ	N/A	AL,CT,IN, MS,NY,VT
		1yr Monthly P to P		1.85%	1.00%									
		Annual P to P		4.25%										
		2yr P to P		9.75%										
		3yr P to P		17.50%										
		Gold 1yr P to P		4.75%										
Barclays Trailblazer Sectors 5 (spread)**		0.00%												
DJ US Real Estate Risk Control 10% Index 5yr P to P		15.5% (5yr Spread)												
Rider	Rollup	Cost	Payout Percentages			Other Notes								
EGMWB	3.25% Guaranteed Plus Stacking of Index Gains for up to 20 years or age 85	.95% Annual Charge	Single		Joint	*Roll up is Guaranteed for 10yrs with an option to extend for an additional 10yrs *2nd 10yr Roll up is Guaranteed to be no less than 2% *If 2 of 6 ADL's cannot be met income will be 2x for single payments and 1.5x for joint payments (Not in PA, MN, OR, WA, IL, HI) *Policy MUST be in force for at LEAST 3yrs with no additional premiums paid for at LEAST 3yrs before impairment payments can begin *Impairment MUST begin at LEAST 1yr after contract is issued *Client MUST be at LEAST 60 years old to begin impairment payments *Bonus NOT applied to income account *Must be 50 to purchase income rider in MD								
			50-54: 3.75%		50-59: 3.25%									
			55-59: 4.25%											
			60-64: 4.75%		60-69: 4.25%									
			65-69: 5.25%											
			70-74: 5.75%		70-79: 5.25%									
			75-80: 6.25%											
			80-84: 6.75%		80+ 6.25%									
			85+ 7.25%											

**Please be aware Barclays Trailblazer is not available in HI, IA, MN, NH, OR, PA, WA

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Fidelity & Guaranty Product Summary Sheet (A.M. Best Rating: B++)

Updated:
2/12/2018

Reviewed:
2/12/2018

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Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Not Approved
Index Choice 10 (FPDA)	4% 3% in AK,CA,DE,FL65+, MA,MN,NJ,NV,OH, OK,OR,PA,SC,TX, UT,WA Only to AV	Index Cap Rates	S&P 500	Fixed	10 year 14,13,12,11,10,8,6,4,2,1 AK,CA,DE, FL (65+),MA,MN,NH,NJ, NV,OH,OK,OR,PA,SC, TX, UT,WA 9,9,8,7,6,5,4,3,2,1 IN - 12,11,10,9,8,7,6,5,4,3	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value			0-85 NQ 18-85 Q	\$10,000 Q/NQ	N/A	AL-CT-MS-NY
		1yr Monthly P to P	1.10%	1.00%										
		Monthly Average	3.00%											
		Annual P to P	2.75%											
		2yr P to P	6.50%											
		3yr P to P	11.00%											
Performance Trigger	2.25%													
Accumulator Plus 7 (FPDA)	N/A	Index Cap Rates	S&P 500	Fixed	7 Year 9,9,8,7,6,5,4	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value		Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q	\$10,000 Q/NQ	N/A	AL-CT-MS-NY
		1yr Monthly P to P	1.75%	1.00%										
		Monthly Average	5.50%											
		Annual P to P	4.75%											
		Performance Trigger	4.00%											
		Barclays Trailblazer Sectors 5 (Par Rate)**	110%											
Accumulator Plus 10 (FPDA)	N/A	Index Cap Rates	S&P 500	Fixed	10 Year 12-11-10-9-8-7-6-5-4-3 AK,CA,DE,FL (65+), MA,MN,NJ, NV,OH,OK,OR,PA,SC,TX,UT ,WA 9-9-8-7-6-5-4-3-2-1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value		Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q FL 0-64	\$10,000 Q/NQ	N/A	AL-CT-MS-NY
		1yr Monthly P to P	1.85%	1.00%										
		Monthly Average	6.50%											
		Annual P to P	5.25%											
		Performance Trigger	4.50%											
		Barclays Trailblazer Sectors 5 (Par Rate)**	110%											
Accumulator Plus 10 (FPDA)	N/A	Index Cap Rates	S&P 500	Fixed	10 Year 12-11-10-9-8-7-6-5-4-3 AK,CA,DE,FL (65+), MA,MN,NJ, NV,OH,OK,OR,PA,SC,TX,UT ,WA 9-9-8-7-6-5-4-3-2-1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value		Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q FL 65+	\$10,000 Q/NQ	N/A	Only in: AK, DE, FL65+, MA, MN, NV, OH, OK, PA, SC, TX, UT, WA
		1yr Monthly P to P	1.85%	1.00%										
		Monthly Average	6.50%											
		Annual P to P	5.25%											
		Performance Trigger	4.50%											
		Barclays Trailblazer Sectors 5 (Par Rate)**	110%											
**Please be aware Barclays Trailblazer is not available in HI, IA, MN, NH, OR, PA, WA														

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Fidelity & Guaranty Product Summary Sheet (A.M. Best Rating: B++)

Updated:
2/12/2018

Reviewed:
2/12/2018

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Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Not Approved	
Prosperity Elite 7 (FPDA)	0% 2% Enhancement Pkg (1% - ages 76+) 4% Protection Pkg (2% - ages 76+)	Index Cap Rates		S&P 500	Fixed	7 Year 10-9-8-7-6-5-4 Lower in AK,CA,DE,FL(65+),MA,MN,NJ,NV,OH,OKOR,PA,SC,TX, UT,WA 9,9,8,7,6,5,4	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 7 year 14-29-43-57-71-86-100	Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q	\$10,000 Q/NQ	5x7	AL-CT-MS-NY
		1yr Monthly P to P		1.50%	1.00%										
		Monthly Average		4.00%											
		Annual P to P		3.50%											
		Gold 1yr P to P		4.00%											
		Performance Trigger		3.25%											
Barclays Trailblazer Sectors 5 (spread)**		0.00%													
Prosperity Elite 10 (FPDA)	0% 3% Enhancement Pkg (1.5% - ages 76+) 6% Protection Pkg (3% - ages 76+)	Index Cap Rates		S&P 500	Fixed	10 Year 12-11-10-9-8-7-6-5-4-3	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 10 year 10-20-30-40-50-60-70-80-90-100	Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q	\$10,000 Q/NQ	5x7	AL-CT-MS-NY
		1yr Monthly P to P		1.50%	1.00%										
		Monthly Average		4.00%											
		Annual P to P		3.50%											
		Gold 1yr P to P		4.00%											
		Performance Trigger		3.25%											
Barclays Trailblazer Sectors 5 (spread)**		0.00%													
Prosperity Elite 10 (FPDA)	0% 2% Enhancement Pkg (1% - ages 76+) 5% Protection Pkg (2.5% - ages 76+)	Index Cap Rates		S&P 500	Fixed	10 Year 9-9-8-7-6-5-4-3-2-1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 10 year 10-20-30-40-50-60-70-80-90-101	Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q	\$10,000 Q/NQ	5x8	ONLY IN: AK,CA,DE,FL65+,MA,MN,NJ,NV,OH,OK,OR,PA,SC,TX,UT, WA
		1yr Monthly P to P		1.50%	1.00%										
		Monthly Average		4.00%											
		Annual P to P		3.50%											
		Gold 1yr P to P		4.00%											
		Performance Trigger		3.25%											
Barclays Trailblazer Sectors 5 (spread)**		0.00%													
Prosperity Elite 14 (FPDA)	0% 5% Enhancement Pkg (2.5% - ages 76+) 8% Protection Pkg (4% - ages 76+)	Index Cap Rates		S&P 500	Fixed	14 Year 14.75-13.75-12.75-11.75-10.75-10-9-8-7-6-5-4-3-2 Lower in IN 12.5-12.5-12-11-10-9-8-7-6-5-4-3-2-1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	Bonus Vesting 14 year 7-14-21-29-36-43-50-57-64-71-79-86-93-100	Surrender Charges waived for Home Health Care Benefit, Terminal Illness Benefit, and Unemployment Benefit	0-85 NQ 18-85 Q 0-64 FL	\$10,000 Q/NQ	5x7	AK-AL-CA-CT-DE-MA-MN-MS-MT-NJ-NV-NY-OH-OK-OR-PA-SC-TX-UT-WA
		1yr Monthly P to P		1.50%	1.00%										
		Monthly Average		4.00%											
		Annual P to P		3.50%											
		Gold 1yr P to P		4.00%											
		Performance Trigger		3.25%											
Barclays Trailblazer Sectors 5 (spread)**		0.00%													
Rider	Rollup	Cost	Payout Percentages			Other Notes									
GMDB Enhancement Package	5% Simple Death Benefit	.50% Annual Charge	Death Benefit rolls up at 5% simple interest on premium plus bonus for up to 10 years or age 85			* Only available on the Prosperity Elite Series *Includes 5% simple interest Death Benefit rider on premium plus bonus for up to 10 years or age 85									
GMWB Protection Package	Greater of 18% bonus to Income Account Value or 6% roll-up for 10 years. Minumum guarantee 3% for next 10 years	1.30% Annual Charge	Single		Joint	*Additional Premium will NOT receive the Income Base bonus or roll-up *Payouts increase .1% at each age *Only available on the Prosperity Elite Series *Includes 5% simple interest Death Benefit rider on premium plus bonus for up to 10 years or age 85 *Income Base can be taken over 5yrs (if 71+ taken over 10yrs) NOT in MN,OR,WA *Income Base death benefit also caps at age 85 *Income amount doubles (1.5 times if Joint Payout) if you lose 2 of 6 ADL's after 3 years (Syr wait in FL & HI) NOT in MN,OR,WA *Must Be 50 to get rider in MD ONLY (max age 80 in IN)									
			50-3.3%		50-2.8%										
			55-3.8%		55-3.3%										
			60-4.3%		60-3.8%										
			65-4.8%		65-4.3%										
			70-5.3%		70-4.8%										
			75-5.8%		75-5.3%										
77+-6%		77+-5.5%													

Fidelity & Guaranty Product Summary Sheet (A.M. Best Rating: B++)

Updated:

2/12/2018

Reviewed:

2/12/2018

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Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Not Approved	
Retirement Pro (FPDA 1st Year ONLY)	7% 5% in CA,FL(65+),NJ,NV,OH,OK,SC,TX,UT	Index Cap Rates		S&P 500	Fixed	12 Year 12-11-10-9-8-7-6-5-4-3-2-1 10 Year in CA,FL(65+),NV,OH,OK,SC, TX,UT 9-9-8-7-6-5-4-3-2-1	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value or Enhanced Death Benefit	Bonus Vesting 12yr 1-2-3-4-5-10-15-20-25-50-75-100 10yr FL(65+),NV,OK,TX,UT 10-20-30-40-50-60-70-80-90-100	Surrender Charges waived for Home Health Care Benefit (NOT in FL or ID), Terminal Illness Benefit	0-80 NQ 18-80 Q	\$10,000 Q/NQ	N/A	AK,AL,CT,DE,MN,MS,MT,NY,OR,PA,VT,WA
		Monthly P to P		4.50%	4.5% (Guaranteed for full surrender term)										
		Monthly Average		20.00%	Fixed Cash Value										
		Annual P to P		14.00%	0.5% Rate until Breakthrough										
		Rates are ONLY applied to Income Base until "Breakthrough" occurs.													
Rider	Rollup	Cost	Payout Percentages			Other Notes									
Guaranteed Minimum Withdrawal Benefit (GMWB)	Greater of interest credits or 3.5% annual until income start date. NOT either or, these are separate accounts growing until the income start date.	No charge for rider	Single		Joint	*Roll up will continue until income start date. No set roll up period. *3.5% min rollup ONLY guaranteed for 12yrs *If 2 of 6 ADL's cannot be met income will be 2x for single payments and 1.5x for joint payments *Impairment Double not approved in HI *Breakthrough is 160% of premium plus bonus. *Once the income account reaches Breakthrough, the cash value will begin to get the same interest credits as the income account.									
			50: 3.5% 60: 4.5% 70: 5.5% 80: 6.5% 90+: 7.5%		50: 3.0% 60: 4.0% 70: 5.0% 80: 6.0% 90+: 7.0%										
			Payouts increase by .1% each year.												
Enhanced Death Benefit (EDB)	Equal to Benefit Base up to age 85	No charge for rider	Paid over a period of years depending on the issue age of the owner: 0-70 at issue - 5yr payout of EDB 71-80 at issue - 10yr payout of EDB			*NOT available if the client has started lifetime income withdrawals *Will not exceed the lesser of 200% of Net Premium (Premiums paid less withdrawals) or Net Premium accumulated at 10% *If the contract is continued by the spouse the EDB no longer applies									

Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes	Other	Max Issue Age	Minimum Premium	Minimum Annuitization	Approved
Index Choice 10 NY (FPDA)	2%	Index Cap Rates	S&P 500	Fixed	10,10,10,9,8,7,6,5,4,2	10% of Account Value after first year	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	No rider available		85	\$10,000 Q/NQ	N/A	NY
		1yr Monthly P to P	1.60%											
		Monthly Average	4.00%	1.00%										
		Annual P to P	3.50%											

Product	Bonus	Crediting Methods			Surrender Charge	Free Withdrawal	Confinement Benefit	Death Benefit	Notes		Max Issue Age	Minimum Premium		Not Approved
Guarantee-Platinum (MYGA)	N/A	Fixed Rates	Year 1	Year 2+	3 yrs 9-8-7 5 yrs 9-8-7-6-5 7 yrs 9-8-7-6-5-4-3	Accrued Interest is Available Immediately	If confined more than 60 days after 1st policy year, 100% Liquid	Full Accumulated Value	**5yr Special E-App Only		90	\$20,000 Q/NQ	N/A	AL-MS-MT-NY
		<u>3 Year</u>	1.25%	1.25%										
		<u>5 Year</u>	3.25%	3.25%										
		<u>7 Year</u>	2.05%	2.05%										

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Forethought Life Ins Co

Group Affiliation: Global Atlantic Group
Address: 300 North Meridian St Ste 1800
 Indianapolis IN 46204
Phone: 317-223-2700

Domicile: IN
NAIC Number: 91642
Year Established: 1980
Company Type: Stock

Ratings

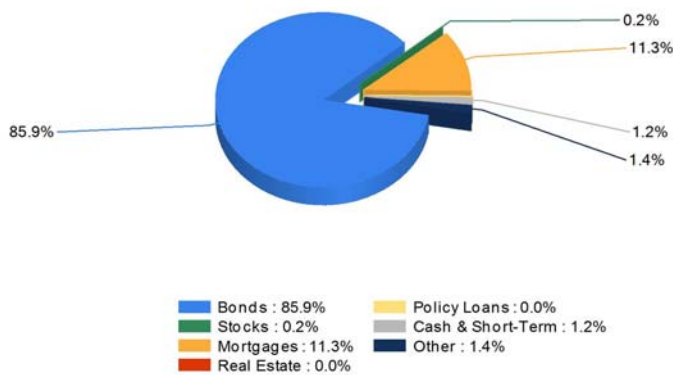
A.M. Best Company(Best's Rating, 15 ratings) A- (4)
 Standard & Poor's(Fin. Strength, 20 ratings) A- (7)
 Moody's(Fin. Strength, 21 ratings) A3 (7)
 Weiss(Safety Rating, 16 ratings) B (5)
 Comdex Ranking(Percentile in Rated Companies) 61

Assets & Liabilities

Total Admitted Assets 24,910,992
 Total Liabilities 23,278,823
 Separate Accounts 3,094,339
 Total Surplus & AVR 1,711,508
 As % of General Account Assets 7.8%

Invested Asset Distribution

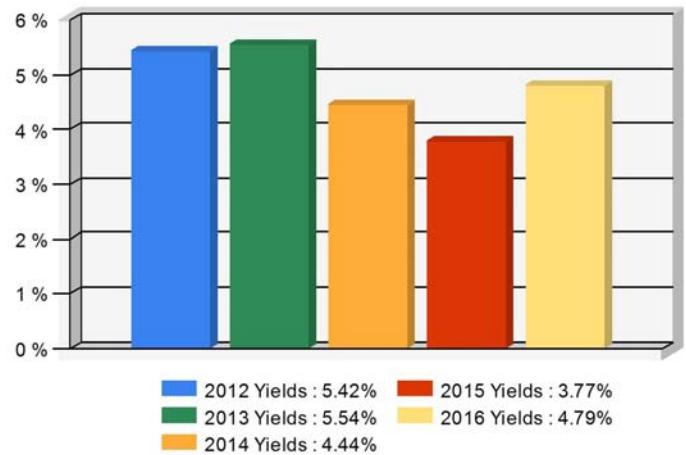
Total Invested Assets 21,576,173



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.79%



Net yield on mean invested assets

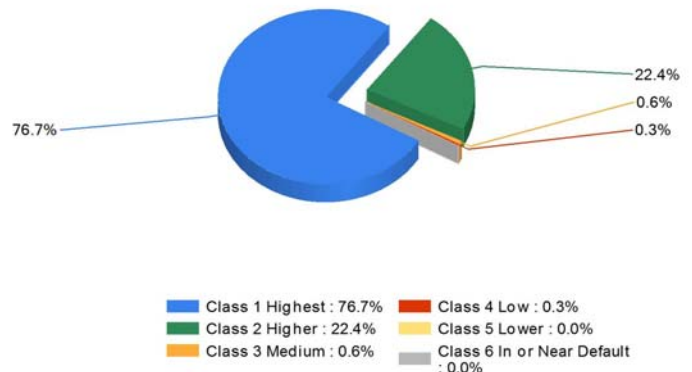
Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 15.4%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 15.4%
 As a Percent of Invested Assets 1.2%

Income & Earnings

Total Income 6,398,435
 Net Premiums Written 5,416,246
 Earnings Before Dividends and Taxes 134,873
 Net Operating Earnings 106,568

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 13, 2017.

Presented by: David Byers, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Great American Life Ins Co

Group Affiliation: GAFRI Group
Address: P.O. Box 5420
 Cincinnati OH 45201-5420
Phone: 513-357-3300

Domicile: OH
NAIC Number: 63312
Year Established: 1961
Company Type: Stock

Ratings

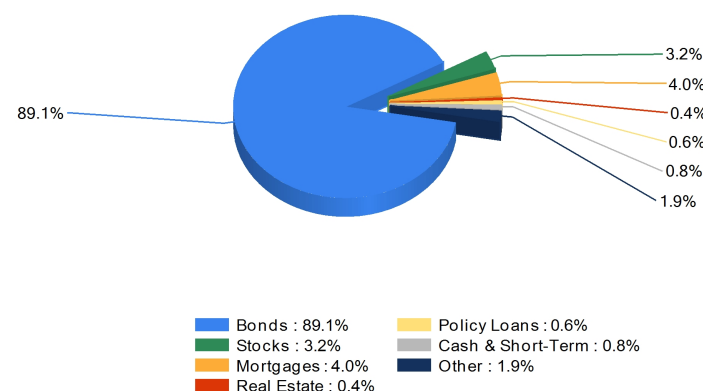
A.M. Best Company(Best's Rating, 15 ratings) A (3)
 Standard & Poor's(Fin. Strength, 20 ratings) A+ (5)
 Moody's(Fin. Strength, 21 ratings) A2 (6)
 Weiss(Safety Rating, 16 ratings) B- (6)
 Comdex Ranking(Percentile in Rated Companies) 80

Assets & Liabilities

Total Admitted Assets 22,772,580
 Total Liabilities 21,136,548
 Separate Accounts 0
 Total Surplus & AVR 1,812,294
 As % of General Account Assets 8.0%

Invested Asset Distribution

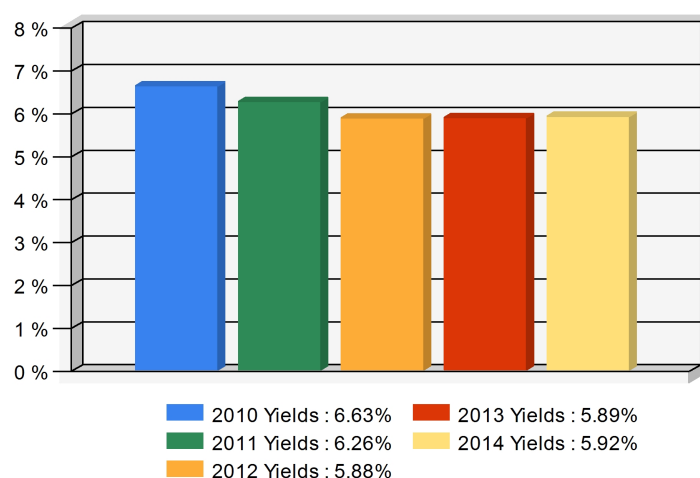
Total Invested Assets 22,092,162



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 6.12%



Net yield on mean invested assets

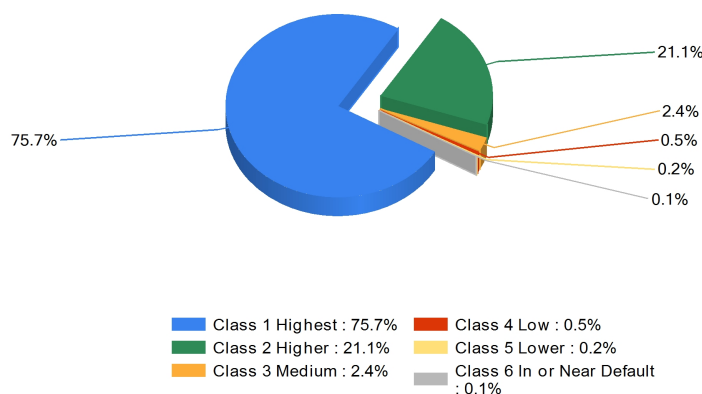
Non-Performing Assets

Bonds In or Near Default 1.5%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.5%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 4,750,361
 Net Premiums Written 3,469,381
 Earnings Before Dividends and Taxes 511,778
 Net Operating Earnings 360,455

Bond Quality



Distribution of bond classes

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Data for Year-End 2014 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 15, 2015.

Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: dbyers@advisorsexcel.com

Guggenheim Life & Ann Co

Group Affiliation: Guggenheim Life Group
Address: 401 Pennsylvania Pky Suite 300
 Indianapolis IN 46280
Phone: 317-574-6213

Domicile: DE
NAIC Number: 83607
Year Established: 1985
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) B++ (5)
 Weiss(Safety Rating, 16 ratings) B- (6)

Assets & Liabilities

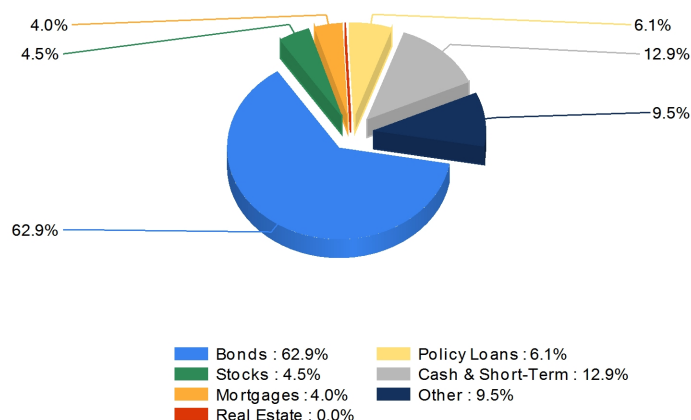
Total Admitted Assets 13,397,732
 Total Liabilities 12,735,066
 Separate Accounts 1,561,592
 Total Surplus & AVR 772,308
 As % of General Account Assets 6.5%

Invested Asset Distribution

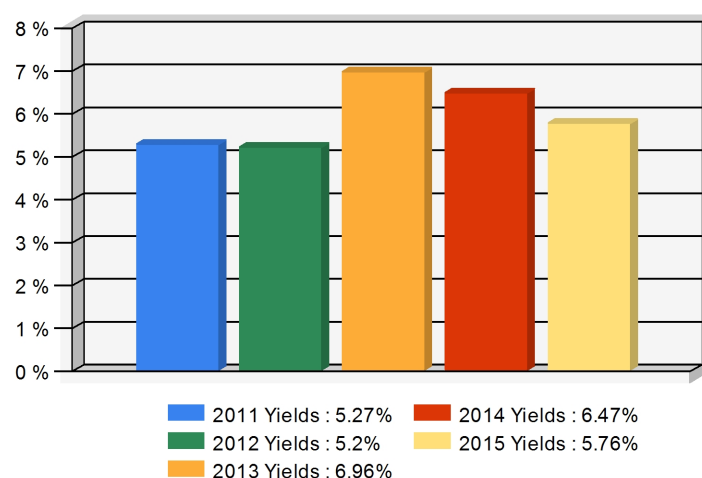
Total Invested Assets 8,975,481

5 Year Investment Yields

5 Year Average 5.93%



Distribution of the invested assets



Net yield on mean invested assets

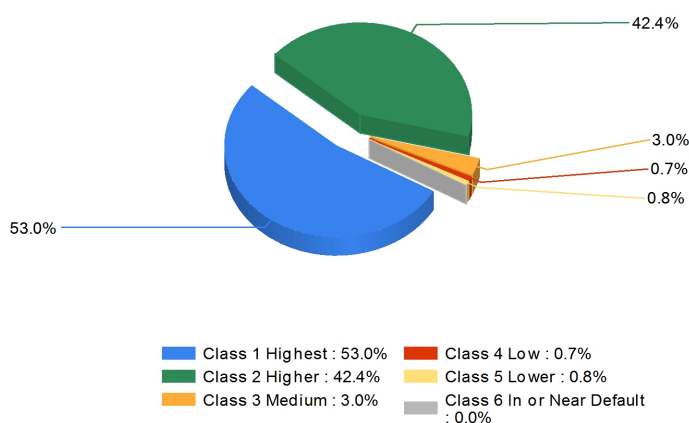
Non-Performing Assets

Bonds In or Near Default 0.2%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.2%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 1,452,179
 Net Premiums Written 1,162,603
 Earnings Before Dividends and Taxes 106,013
 Net Operating Earnings 118,710

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2015 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 31, 2016.

Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Lincoln National Life Ins Co

Group Affiliation: Lincoln Financial Group
Address: 1500 Market Street Suite 3900
 Philadelphia PA 19102-2112
Phone: 215-448-1400

Domicile: IN
NAIC Number: 65676
Year Established: 1905
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	90

Assets & Liabilities

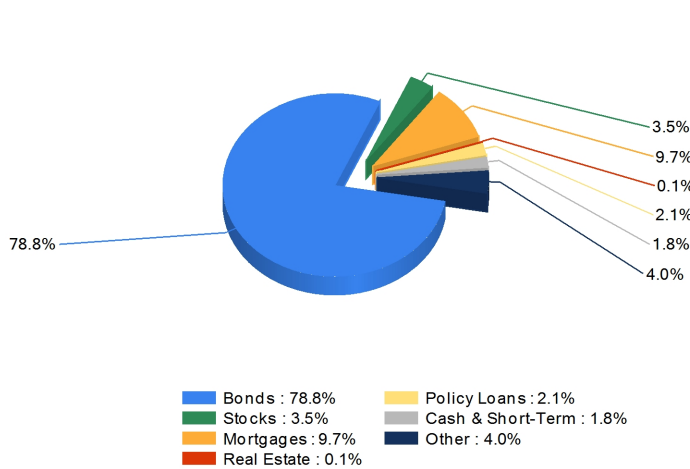
Total Admitted Assets	221,258,928
Total Liabilities	213,785,949
Separate Accounts	126,169,294
Total Surplus & AVR	8,497,430
As % of General Account Assets	8.9%

Invested Asset Distribution

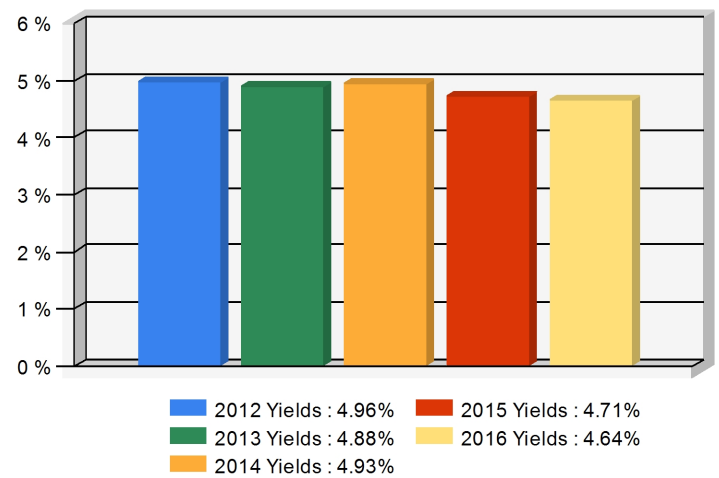
Total Invested Assets 91,430,225

5 Year Investment Yields

5 Year Average 4.82%



Distribution of the invested assets



Net yield on mean invested assets

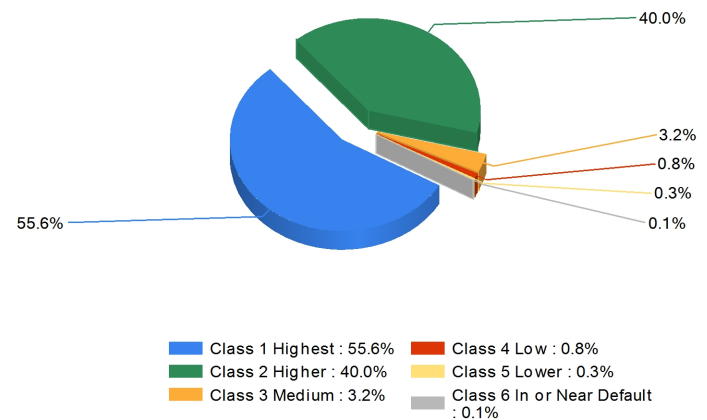
Non-Performing Assets

Bonds In or Near Default	1.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.1%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	24,568,738
Net Premiums Written	17,172,036
Earnings Before Dividends and Taxes	939,452
Net Operating Earnings	879,316

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 02, 2017.

Presented by: Greg Roumpos, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569
 Email: david.byers@advisorsexcel.com

List of Company Ratings

Company: Lincoln National Life Ins Co
Domicile: IN
Established: 1905

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA- (4)

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

A1 (5)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Fitch Ratings' Insurer Financial Strength Rating

A+ (5)

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

Weiss Safety Rating

B (5)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

90

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of October 02, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Greg Roumpos, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569
Email: david.byers@advisorsexcel.com

Ratings Comparison

	Company Name	State	A.M. Best	S&P	Moody's	Fitch	Weiss	Comdex Ranking
1	Lincoln National Life Ins Co	IN	A+ (2)	AA- (4)	A1 (5)	A+ (5)	B (5)	90

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

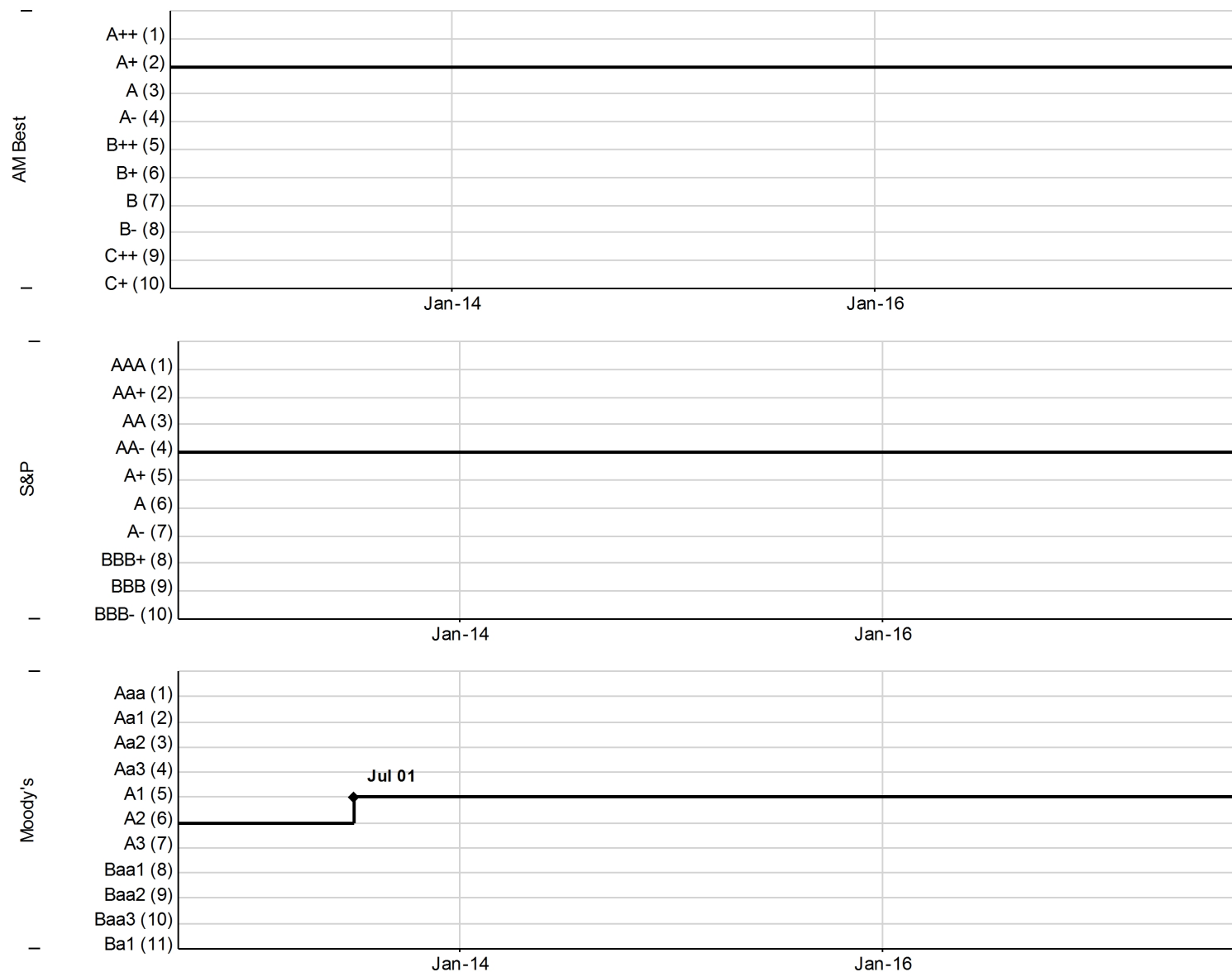
The Numerical Equivalence is the number which is shown in parentheses next to each rating indicating where that rating ranks within that particular rating service's scale. The total number of ratings available is listed in parentheses after the ratings service.

All ratings shown are current as of October 02, 2017.

Presented by: Greg Roumpou, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Ratings History - Lincoln National Life Ins Co (NAIC #65676)

Ratings Changes from September 2012 to September 2017



* - Represents Not Rated or Dropped Rating.

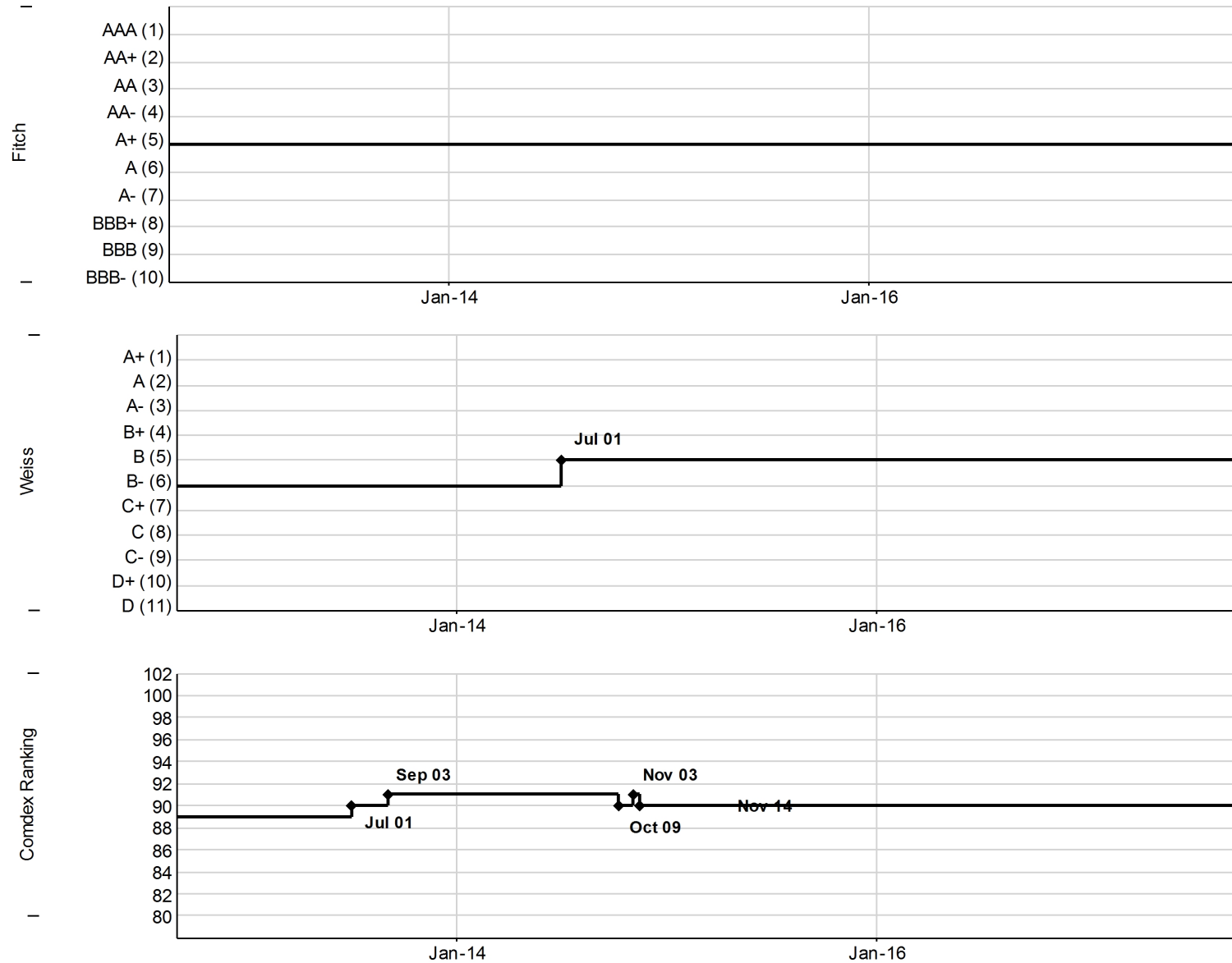
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Current ratings as of October 02, 2017. This information represents only one aspect of a company's performance.

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Ratings History - Lincoln National Life Ins Co (NAIC #65676)

Ratings Changes from September 2012 to September 2017



* - Represents Not Rated or Dropped Rating.

Current ratings as of October 02, 2017. This information represents only one aspect of a company's performance.

Presented by: Greg Roumpas, KS, Advisors Excel, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

National Western Life Ins Co

Group Affiliation: National Western Life Ins Co
Address: 850 East Anderson Lane
 Austin TX 78752-1602
Phone: 512-836-1010

Domicile: CO
NAIC Number: 66850
Year Established: 1956
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A (3)
 Standard & Poor's(Fin. Strength, 20 ratings) A (6)
 Weiss(Safety Rating, 16 ratings) A (2)
 Comdex Ranking(Percentile in Rated Companies) 78

Assets & Liabilities

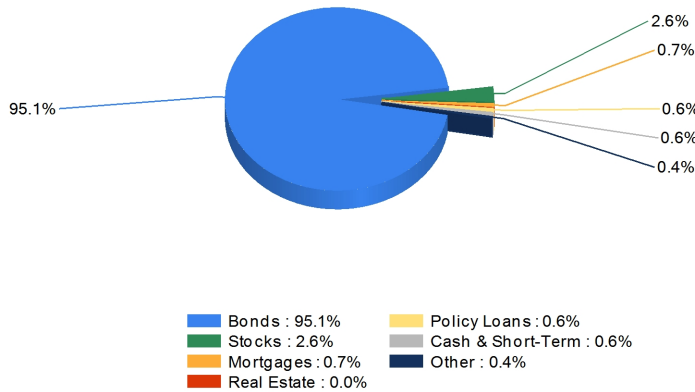
Total Admitted Assets 10,544,641
 Total Liabilities 9,373,438
 Separate Accounts 0
 Total Surplus & AVR 1,238,383
 As % of General Account Assets 11.7%

Invested Asset Distribution

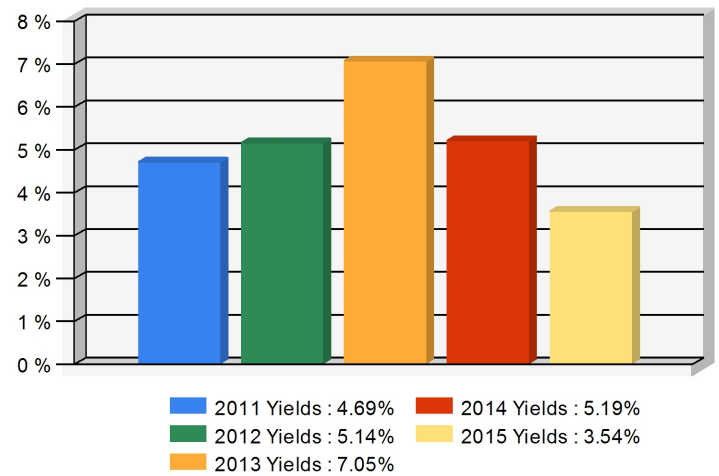
Total Invested Assets 10,377,908

5 Year Investment Yields

5 Year Average 5.12%



Distribution of the invested assets



Net yield on mean invested assets

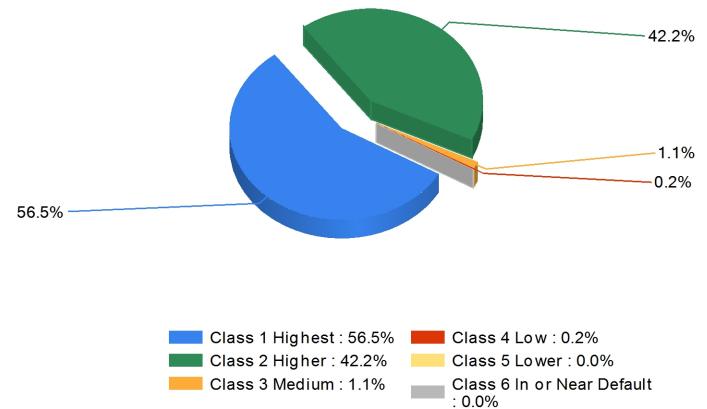
Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.0%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 1,454,969
 Net Premiums Written 1,051,504
 Earnings Before Dividends and Taxes 8,139
 Net Operating Earnings 5,820

Bond Quality



Distribution of bond classes

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Data for Year-End 2015 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 31, 2016.

Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Nationwide Life Ins Co

Group Affiliation: Nationwide Mutual Life Group
Address: One Nationwide Plaza 1-10-05
 Columbus OH 43215-2220
Phone: 614-677-4044

Domicile: OH
NAIC Number: 66869
Year Established: 1929
Company Type: Stock

Ratings

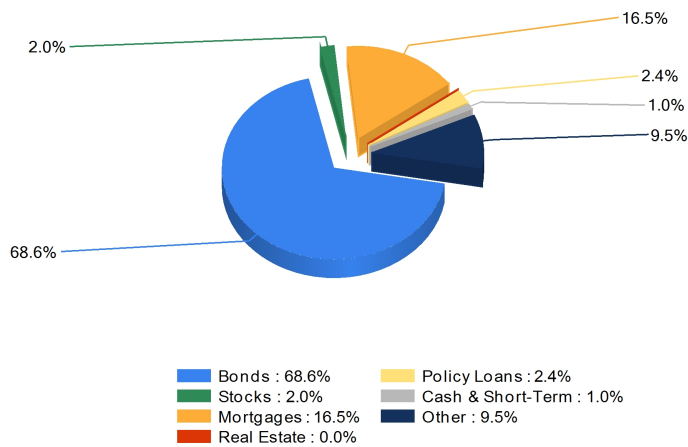
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	89

Assets & Liabilities

Total Admitted Assets	128,585,070
Total Liabilities	124,177,092
Separate Accounts	87,851,532
Total Surplus & AVR	4,686,059
As % of General Account Assets	11.5%

Invested Asset Distribution

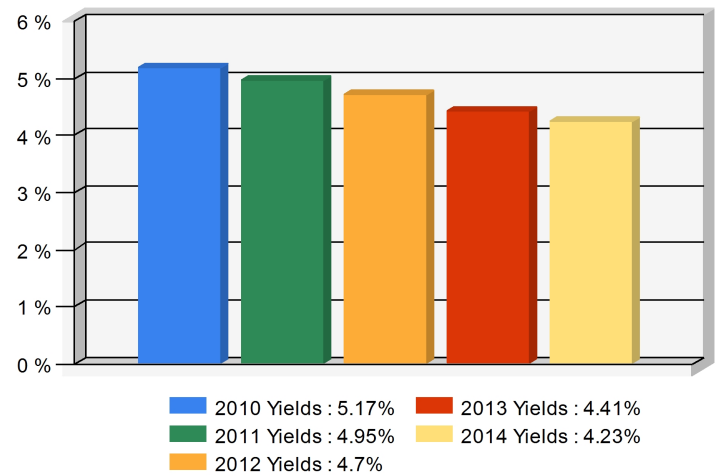
Total Invested Assets 39,180,212



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.69%



Net yield on mean invested assets

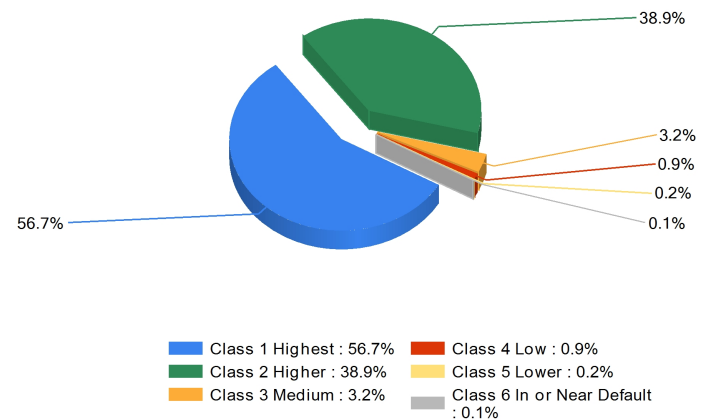
Non-Performing Assets

Bonds In or Near Default	0.7%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.7%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	15,109,581
Net Premiums Written	11,645,421
Earnings Before Dividends and Taxes	1,102,946
Net Operating Earnings	1,004,932

Bond Quality



Distribution of bond classes

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Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: dbyers@advisorsexcel.com

Security Benefit Life Ins Co

Group Affiliation: Security Benefit Group
Address: One Security Benefit Place
 Topeka KS 66636-0001
Phone: 785-438-3000

Domicile: KS
NAIC Number: 68675
Year Established: 1892
Company Type: Stock

Ratings

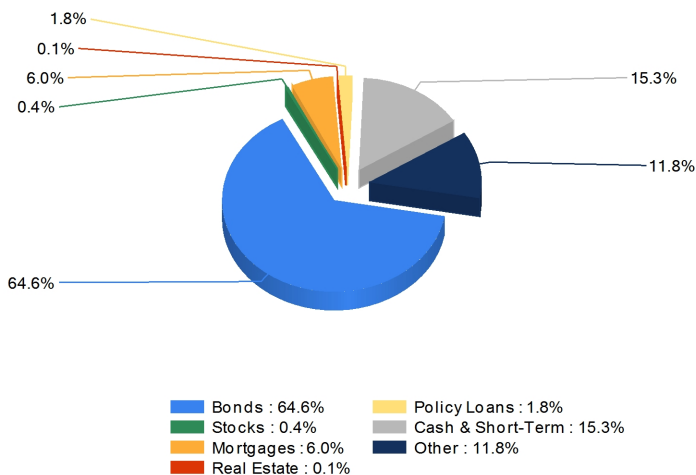
A.M. Best Company(Best's Rating, 15 ratings) B++ (5)
 Standard & Poor's(Fin. Strength, 20 ratings) A- (7)
 Weiss(Safety Rating, 16 ratings) B (5)
 Comdex Ranking(Percentile in Rated Companies) 44

Assets & Liabilities

Total Admitted Assets 27,787,431
 Total Liabilities 26,501,062
 Separate Accounts 5,680,798
 Total Surplus & AVR 1,640,925
 As % of General Account Assets 7.4%

Invested Asset Distribution

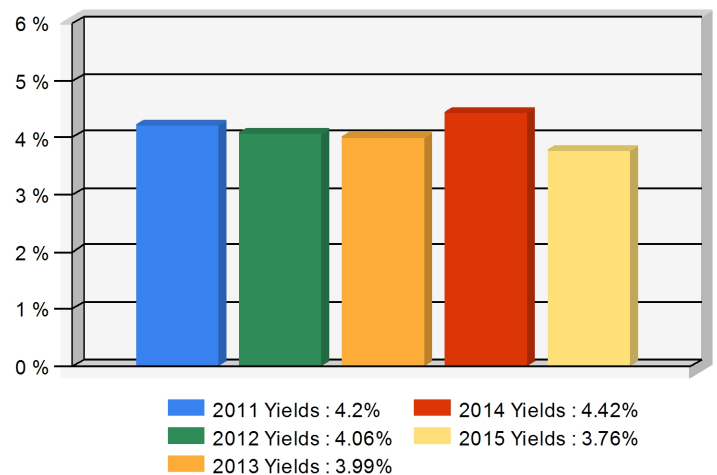
Total Invested Assets 21,834,474



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.09%



Net yield on mean invested assets

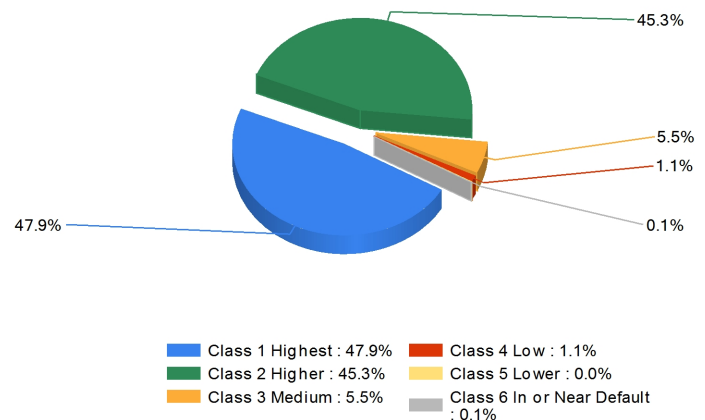
Non-Performing Assets

Bonds In or Near Default 1.2%
 Problem Mortgages 0.2%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.4%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 3,269,914
 Net Premiums Written 2,270,677
 Earnings Before Dividends and Taxes 57,087
 Net Operating Earnings 70,871

Bond Quality



Distribution of bond classes

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Data for Year-End 2015 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 01, 2017.

Presented by: Cristina Acosta, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569
 Email: david.byers@advisorsexcel.com

List of Company Ratings

Company: Security Benefit Life Ins Co
Domicile: KS
Established: 1892

A.M. Best Company Rating

B++ (5)

Very Good. Assigned to companies that have, in our opinion, a good ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A- (7)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Weiss Safety Rating

B (5)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

44

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of May 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Cristina Acosta, KS, Advisors Excel, 2950 SW McClure Rd., 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569
Email: david.byers@advisorsexcel.com

Ratings Comparison

	Company Name	State	A.M. Best	S&P	Moody's	Fitch	Weiss	Comdex Ranking
1	Security Benefit Life Ins Co	KS	B++ (5)	A- (7)			B (5)	44

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

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All ratings shown are current as of May 01, 2017.

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Sentinel Security Life Ins Co

Group Affiliation: Sentinel Security Life Ins Co
Address: 1405 West 2200 South
 Salt Lake City UT 84119
Phone: 801-484-8514

Domicile: UT
NAIC Number: 68802
Year Established: 1948
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) B++ (5)
 Weiss(Safety Rating, 16 ratings) D (11)

Assets & Liabilities

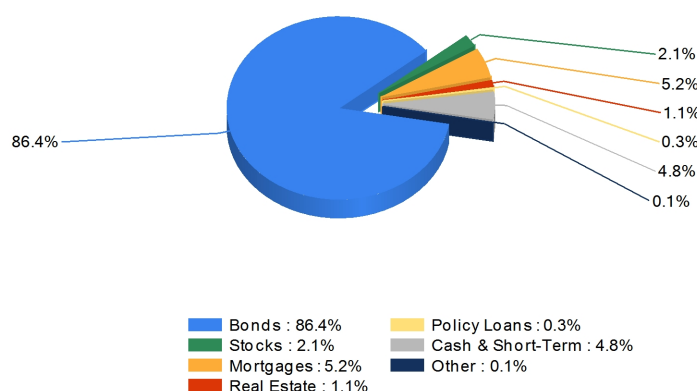
Total Admitted Assets 499,209
 Total Liabilities 460,514
 Separate Accounts 0
 Total Surplus & AVR 41,944
 As % of General Account Assets 8.4%

Invested Asset Distribution

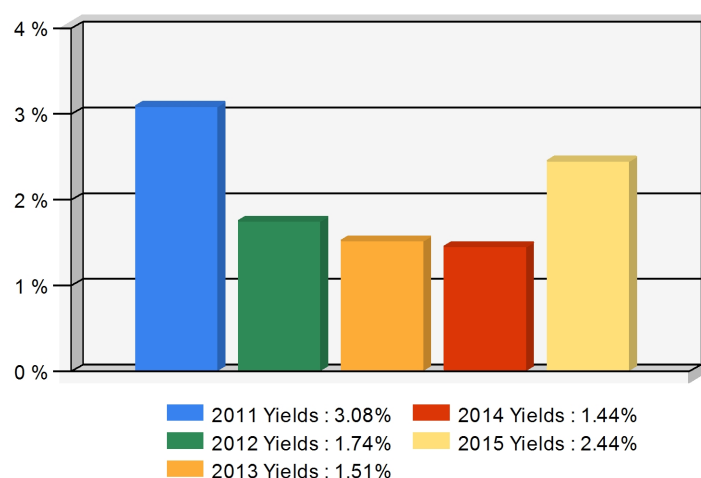
Total Invested Assets 489,170

5 Year Investment Yields

5 Year Average 2.04%



Distribution of the invested assets



Net yield on mean invested assets

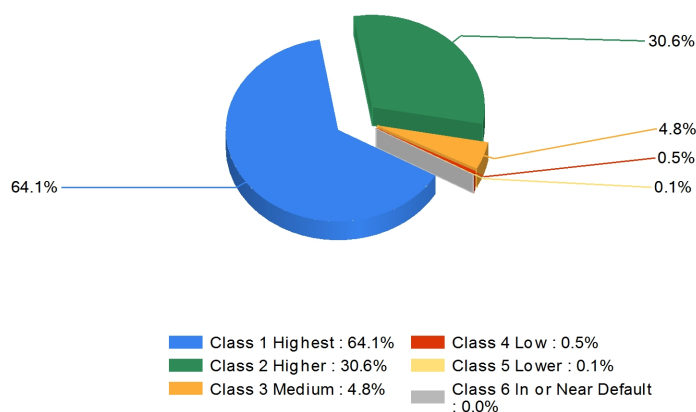
Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.0%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 63,258
 Net Premiums Written 23,573
 Earnings Before Dividends and Taxes 1,646
 Net Operating Earnings 1,718

Bond Quality



Distribution of bond classes

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Presented by: David Byers, 2950 SW McClure Rd., Topeka, KS 66614 Phone: 8663639595 Fax: 7856338569 Email: david.byers@advisorsexcel.com

Symetra Life Ins Co

Group Affiliation: Symetra Life Group
Address: P.O. Box 34690
 Seattle WA 98124-1690
Phone: 425-256-8000

Domicile: IA
NAIC Number: 68608
Year Established: 1957
Company Type: Stock

Ratings

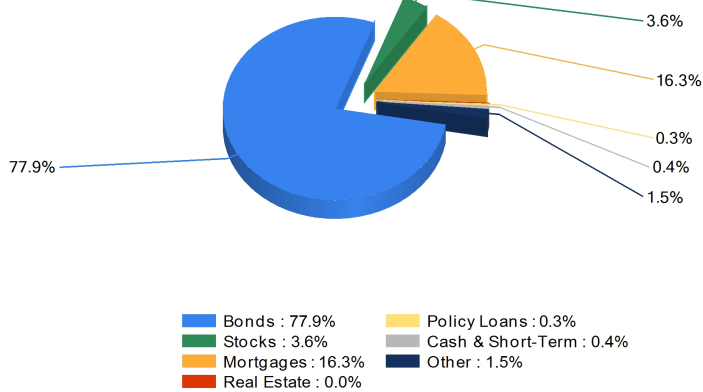
A.M. Best Company(Best's Rating, 15 ratings)	A (3)
Standard & Poor's(Fin. Strength, 20 ratings)	A (6)
Moody's(Fin. Strength, 21 ratings)	A3 (7)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	B+ (4)
Comdex Ranking(Percentile in Rated Companies)	77

Assets & Liabilities

Total Admitted Assets	29,151,724
Total Liabilities	27,073,389
Separate Accounts	5,261,610
Total Surplus & AVR	2,372,522
As % of General Account Assets	9.9%

Invested Asset Distribution

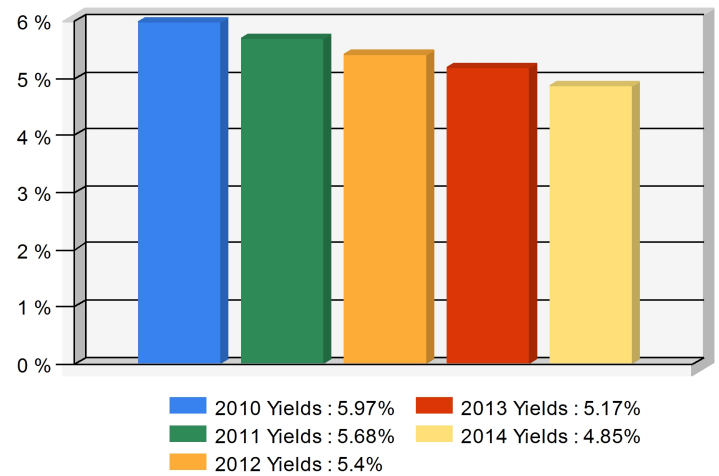
Total Invested Assets 23,341,559



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.41%



Net yield on mean invested assets

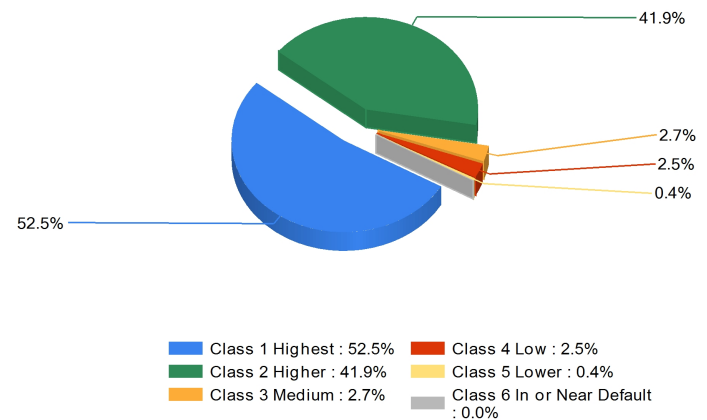
Non-Performing Assets

Bonds In or Near Default	0.2%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.2%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	4,517,391
Net Premiums Written	3,254,184
Earnings Before Dividends and Taxes	201,989
Net Operating Earnings	183,619

Bond Quality



Distribution of bond classes

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