



Fixed Index Annuities

# Side-by-side

2 products

Prepared for:

Valued Client

Prepared by:

Demo Agent

Prepared on:

04/07/2020



Teton 14	Teton 10
<b>COMPANY INFO</b>	
Equitable Life & Casualty Insurance Company	Equitable Life & Casualty Insurance Company
A.M. Best: <b>B+</b> Fitch: N/A Moody's: N/A Standard & Poor's N/A	A.M. Best: <b>B+</b> Fitch: N/A Moody's: N/A Standard & Poor's N/A
<b>PREMIUM PAYMENTS</b>	
<b>Flex premiums</b>	
1st Year or Less	1st Year or Less
<b>Types of funds</b>	
Non-Qualified, 401k, IRA, TSA 403b, IRA-Roth, SIMPLE IRA	Non-Qualified, 401k, IRA, TSA 403b, IRA-Roth, SIMPLE IRA
<b>Additional contribution</b>	
Min QL: \$2,000 Min NQ: \$2,000 Max: N/A	Min QL: \$2,000 Min NQ: \$2,000 Max: N/A
<b>AGE RESTRICTIONS</b>	
<b>Owner</b>	
80	85
<b>Annuitant</b>	
80	85

Teton 14	Teton 10
<b>Max annuitization age</b>	
N/A	N/A
<b>GUARANTEED MINIMUM CASH SURRENDER VALUE</b>	
<b>GMCSV</b>	
87.5%	87.5%
<b>GMCSV Interest</b>	
1%	1%
<b>PROVISIONS &amp; WAIVERS</b>	
<b>Bonus</b>	
N/A	N/A
<b>Death benefit</b>	
Policy Value	Policy Value
<b>Market value adjustment</b>	
Yes	Yes
<b>Return of premium</b>	
No	No
<b>Bail out</b>	

Teton 14	Teton 10
No	No
Required minimum distribution	
Yes	Yes
<b>WITHDRAWALS</b>	
Annual free withdrawal	
5%	5%
Cumulative	
Yes	Yes
Systematic	
No	No
Min systematic withdrawal	
N/A	N/A
Min policy value	
N/A	N/A
<b>SURRENDER</b>	
Surrender charge schedule	

Teton 14	Teton 10
1 year - 14.75% 2 year - 13.75% 3 year - 12.75% 4 year - 11.75% 5 year - 10.75% 6 year - 10% 7 year - 9% 8 year - 8% 9 year - 7% 10 year - 6% 11 year - 5% 12 year - 4% 13 year - 3% 14 year - 2%	1 year - 9.3% 2 year - 8.4% 3 year - 7.5% 4 year - 6.6% 5 year - 5.7% 6 year - 4.75% 7 year - 3.8% 8 year - 2.9% 9 year - 1.9% 10 year - 0.9%
AVAILABLE STATES	
AL, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, WV, WI, WY	AK, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA

Teton 14						
INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	P. RATE	CAP	SPREAD
Fixed Rate \$10,000-\$1,000,000 1 year	Fixed	-	2.85%			
S&P 500 Annual Monthly Average with Spread Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index				6%
S&P 500 Annual Monthly Average with Participation Rate Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index		35%		
S&P 500 Annual Monthly Average with Cap Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index			5.5%	
S&P 500 Annual Point to Point Monthly with Cap Annual \$10,000-\$1,000,000	Point to Point Monthly sum	S&P 500® Index			2.5%	
S&P 500 Annual Point to Point with Participation Rate Annual \$10,000-\$1,000,000	Point to Point	S&P 500® Index		24%		
S&P 500 Annual Point to Point with Cap Annual \$10,000-\$1,000,000	Point to Point	S&P 500® Index			6%	
Barclays atlas 5 Annual Point to Point with Participation Rate Annual \$10,000-\$1,000,000	Point to Point	Barclays Atlas 5		125%		
Barclays atlas 5 Annual Point to Point with Boost/Spread Annual \$10,000-\$1,000,000	Point to Point	Barclays Atlas 5				-1.25%

Teton 10						
INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	P. RATE	CAP	SPREAD
Fixed Rate \$10,000-\$1,000,000 1 year	Fixed	-	2.35%			
S&P 500 Annual Monthly Average with Spread Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index				7.25%
S&P 500 Annual Monthly Average with Cap Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index			4%	
Barclays atlas 5 Annual Point to Point with Participation Rate Annual \$10,000-\$1,000,000	Point to Point	Barclays Atlas 5		100%		
Barclays atlas 5 Annual Point to Point with Boost/Spread Annual \$10,000-\$1,000,000	Point to Point	Barclays Atlas 5				
S&P 500 Annual Point to Point with Cap Annual \$10,000-\$1,000,000	Point to Point	S&P 500® Index			4.5%	
S&P 500 Annual Point to Point with Participation Rate Annual \$10,000-\$1,000,000	Point to Point	S&P 500® Index		20%		
S&P 500 Annual Monthly with Cap Annual \$10,000-\$1,000,000	Point to Point Monthly sum	S&P 500® Index			2%	
S&P 500 Annual Monthly Average with Participation Rate Annual \$10,000-\$1,000,000	Point to Point Monthly average	S&P 500® Index		28%		

RIDER	ROLL-UP RATE	ROLL-UP PERIOD	FEE	
Teton 14				
- No riders -				
Teton 10				
- No riders -				



This supplemental report must be accompanied by a complete Disclosure Document and Buyer's Guide from the respective insurer.

**Data and Assumptions**

This report is based upon information obtained from Annuities Genius, various insurers, and/or you. Data shown in this report is obtained from sources that Annuities Genius considers reliable and current, but Annuities Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product.

Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for complete details and information about this annuity.

Product features, limitations, fees and availability may vary by state.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. The ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.

Policy form number # \_\_\_\_\_

By signing below, the client has reviewed this information carefully and understands that this report does not provide any guarantees. Client will use this information to help them make an informed decision but this report does not represent advice. The agent, carrier, and Agatha Global Tech LLC are not responsible for actual product performance.

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent Name

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Date