

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.75	3.95	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.75	3.95	10% / 10%	15 yrs	
14-Year Surrender Period											
SILAC Denali 14 MVA	B	80	10,000	1 Year or Less	3.00 High		10.00	5.00	0% / 5%	14 yrs	Multiple
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	3.00 High		9.75	4.75	0% / 5%	14 yrs	Multiple
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	14 yrs	
SILAC Denali 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	3.00 High		8.75	4.00	0% / 5%	14 yrs	Included
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.50	4.00	0% / 5%	14 yrs	Included
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	14 yrs	
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	4.00	0% / 5%	14 yrs	
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.25	3.75	0% / 5%	14 yrs	Included
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	8.00 to 11.00		8.00	3.75	0% / 10%	14 yrs	Included
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		7.75	3.75	0% / 10%	14 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		7.75	3.75	0% / 10%	14 yrs	Included
SILAC Denali Bonus 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		6.50	3.50	0% / 5%	14 yrs	Included
SILAC Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.50	3.50	0% / 5%	14 yrs	
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	10.00		6.00	3.25	Int / 10%	14 yrs	Optional

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SILAC Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.25	3.25	0% / 5%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	11.00 to 23.00		6.25	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	15.00 to 27.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	52	20,000	FPA	11.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	52	75,000	FPA	15.00		7.00	3.10	0% / 10%	14 yrs	
SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	13.00 to 18.00		6.00	2.75	0% / 5%	14 yrs	
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.00	2.25	0% / 5%	14 yrs	Included
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			4.75	2.00	0% / 5%	14 yrs	Included
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			4.25	2.00	0% / 5%	14 yrs	
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			4.00	2.00	0% / 5%	14 yrs	Included
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			3.75	1.75	0% / 5%	14 yrs	Included
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			3.25	1.75	0% / 5%	14 yrs	
10-Year Surrender Period											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.50	5.00	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.90	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.80	0% / 10%	10 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.00	4.80	10% / 10%	10 yrs	
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Included

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.25	0.00 4.75 4.75	0% / 10%	10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.50	0.00 4.75 4.75	0% / 10%	10 yrs	
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			9.50	4.60	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.50	0.00 4.60 4.60	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	4.55	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			8.00	4.50	Int / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	10 yrs	
SILAC Denali 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	3.00 High		9.00	4.25	0% / 5%	10 yrs	Included
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			8.50	0.00 4.25 4.25	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			7.50	4.25	Int / 10%	10 yrs	
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		10.50	4.20	10% / 10%	10 yrs	Optional
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			9.25	4.15	10% / 10%	10 yrs	

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CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.25	4.15	0% / 10%	10 yrs	Optional
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.00	4.10 0.00 4.10	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs	
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		7.25	4.00	0% / 5%	10 yrs	Included
SILAC Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			8.25	3.85 0.00 3.85	10% / 10%	10 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.25	3.80	10% / 10%	10 yrs	Optional
SILAC Denali 10 (AK, CA, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	3.00 High		7.50	3.75	0% / 5%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00		7.75	3.75	0% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA			8.00	3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA				3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		7.50	3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00		7.50	3.75	0% / 10%	10 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.55 0.00 3.55	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.55	0% / 10%	10 yrs	Optional

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SILAC Denali Bonus 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		6.50	3.50	0% / 5%	10 yrs	Included
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.75	3.50	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 20%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	10.00		6.00	3.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.50	3.25	10% / 10%	10 yrs	Included
EQUITRUST LIFE INSURANCE COMPANY Market Ten Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	6.00		6.00	3.25	Int / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.25	10% / 10%	10 yrs	
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		6.50	3.25	0% / 5%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	85	25,000	Single	10.00		5.75	3.15	10% / 10%	10 yrs	
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		6.65	3.15	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 20%	10 yrs	

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ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.25	3.10	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 20.00	0.95	6.25	3.10	10% / 10%	10 yrs	
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.25	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	18.00	0.95	6.25	3.00	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	17.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	20.00		6.25	3.00	0% / 10%	10 yrs	
SILAC Denali Bonus 10 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	6.50 to 11.00		5.50	3.00	0% / 5%	10 yrs	Included
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	8.00		5.00	3.00	0% / 10%	10 yrs	
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		5.75	3.00	0% / 5%	10 yrs	
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple

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ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i>	A+	79	100,000	1 Year or Less			3.25	2.80 0.00 2.80	10% / 10%	10 yrs	Multiple
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00		6.50	2.75	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	2.65	0% / 10%	10 yrs	Included
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	2.65 0.00 2.65	10% / 10%	10 yrs	Multiple
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			4.25	2.40	0% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	10 yrs	Optional
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.25	2.25	0% / 5%	10 yrs	Included
SILAC VEGA 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.75	2.25	0% / 5%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs	

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AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	14.00		5.00	2.00	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.00	0% / 10%	10 yrs	Optional
SILAC VEGA 10 (AK, ID, MN, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs	Included
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			5.00	2.00	0% / 5%	10 yrs	Included
SILAC VEGA Bonus 10 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included
SILAC VEGA Bonus 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	10 yrs	
9-Year Surrender Period											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	14.00		5.00	2.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	9 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple

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8-Year Surrender Period											
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs	
7-Year Surrender Period											
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	4.90	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band	A	85	100,000	Single			10.25	4.85	10% / 10%	7 yrs	
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA Low Band	A	85	25,000	Single			10.00	4.75	10% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA Low Band	A	90	15,000	Single			8.75	0.00 4.75 4.75	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA High Band	A	90	100,000	Single			9.00	0.00 4.75 4.75	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			10.00	4.75	0% / 10%	7 yrs	
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			9.50	4.70	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			9.00	4.55	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	9.00	4.55	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA High Band	A	85	100,000	FPA			9.00	0.00 4.50 4.50	10% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA Low Band	A	85	25,000	Single			9.00	4.50	0% / 10%	7 yrs	

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
SILAC Denali 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	3.00 High		8.50	4.25	0% / 5%	7 yrs	Included
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.00	4.25 0.00 4.25	0% / 10%	7 yrs	
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.25	0% / 5%	7 yrs	
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			8.75	4.15	0% / 10%	7 yrs	
SILAC Denali 7 (AK, CA, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less	3.00 High		7.25	4.00	0% / 5%	7 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	4.00 0.00 4.00	10% / 10%	7 yrs	
SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.00	0% / 5%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			10.00	3.95	10% / 10%	7 yrs	Optional
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				3.80 MYG	10% / 10%	7 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.25	3.80	10% / 10%	7 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			7.50	3.75	Int / 10%	7 yrs	
SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.75	3.75	0% / 5%	7 yrs	Included
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			7.75	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA				3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		7.25	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		7.25	3.75	0% / 10%	7 yrs	Included

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.35	0.00 3.55 3.55	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.50 MYG	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.30	0.00 3.50 3.50	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			8.00	0.00 3.50 3.50	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>High Band</i>	A+	85	100,000	FPA			6.10	0.00 3.45 3.45	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	0.00 3.45 3.45	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Mid Band</i>	A+	85	50,000	FPA			4.60	0.00 3.40 3.40	10% / 10%	7 yrs	
SILAC Denali Bonus 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.25	3.25	0% / 5%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.50	3.25	10% / 10%	7 yrs	Included
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.15	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.15	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.15	10% / 10%	7 yrs	

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.15	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			9.00	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	9.00	3.00	10% / 10%	7 yrs	
SILAC Denali Bonus 7 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		5.25	3.00	0% / 5%	7 yrs	Included
SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	6.50 to 14.00		6.50	3.00	0% / 5%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.45	2.95 0.00 2.95	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Low Band</i>	A+	85	10,000	FPA			3.90	2.85 0.00 2.85	10% / 10%	7 yrs	
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			6.00	2.80 0.00 2.80	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	7 yrs	Included
SILAC Teton Bonus 7 State Variation MVA	B	90	10,000	1 Year or Less	6.50 to 14.00		5.75	2.75	0% / 5%	7 yrs	

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	0.00 2.65 2.65	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			5.00	2.40	0% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	7 yrs	Optional
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.25	2.25	0% / 5%	7 yrs	Included
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included
SILAC VEGA Bonus 7 (CO, DE, IN, MA, MO, MD, NV SC, TX) MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.00	2.15	0% / 10%	7 yrs	Included
SILAC VEGA 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.00	2.00	0% / 5%	7 yrs	Included
SILAC VEGA 7 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included
SILAC VEGA Bonus 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	7 yrs	

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
5-Year Surrender Period											
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			10.00	4.90	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA High Band	A	85	100,000	Single			9.75	4.80	10% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA Low Band	A	93	15,000	Single			8.50	0.00 4.75 4.75	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA High Band	A	93	100,000	Single			8.75	0.00 4.75 4.75	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA Low Band	A	85	25,000	Single			9.50	4.70	10% / 10%	5 yrs	
RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.50	4.70	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band	A	85	100,000	Single			10.00	4.70	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA Low Band	A	85	25,000	Single			9.00	4.45	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	0.00 4.25 4.25	0% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs	
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	4.25	0% / 5%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			9.50	4.15	10% / 10%	5 yrs	Optional
SILAC Teton 5 State Variation MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA High Band	A	85	100,000	FPA			8.00	+0.35 3.90 4.25	10% / 10%	5 yrs	

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.40 0.00 3.40	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.00	3.25	Int / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.05	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.00	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.00	3.00	10% / 10%	5 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			7.75	3.00 0.00 3.00	10% / 10%	5 yrs	
SILAC Teton Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		6.25	3.00	0% / 5%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.00	2.75 0.00 2.75	10% / 10%	5 yrs	
SILAC Teton Bonus 5 State Variation MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		5.75	2.75	0% / 5%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			3.50	2.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	5 yrs	Included

Fixed Indexed Annuities

Fixed Indexed Annuity Rates

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs	