

# Fixed Indexed Accounts

SP FIA Low Band 3 31 23

List filtered for \$50,000 6 1 2 Lincoln Financial Group, Integrity Life Insurance Company, The Standard, American Equity Investment Life Insurance Company, MassMutual Ascend Life Insurance Company, Athene IA Reset Period 1 Account Filters 1 Account Fee no

Carrier / Product Name	Index / Reset Period	Product Type / Averaging Method	SC Years	Premium Bonus	Last Change	Part Rate (Min PR)	Spread (Max Sp)	Cap (Min Cap)	GLWB Riders
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 <i>Low Band</i>	S&P 500® Annual	Point to Point None	3 yrs		03/07/2023 ↪ 04/07/2023			-0.75 8.50 ↓ 7.75	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i>	S&P 500® Annual	Point to Point None	3 yrs		03/07/2023 ↪ 04/07/2023			-0.75 7.70 ↓ 6.95	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		03/07/2023 ↪ 04/07/2023			-0.75 8.75 ↓ 8.00	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		03/07/2023 ↪ 04/07/2023			-0.75 7.75 ↓ 7.00	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5	S&P 500® Annual	Point to Point None	5 yrs		02/22/2023			10.00 (1.00)	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5	S&P 500® Annual	Point to Point None	5 yrs		02/22/2023	24 ( 10)			
ATHENE IA Athene Accumulator 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		02/04/2023			9.25 (0.50)	
ATHENE IA Athene Accumulator 5 CA <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		02/04/2023			9.25 (0.50)	
ATHENE IA Athene Protector 5 *ROP for FEE*	S&P 500® Annual	Point to Point None	5 yrs		02/04/2023			9.50 (0.50)	
ATHENE IA Athene Protector 5 *ROP for FEE* CA	S&P 500® Annual	Point to Point None	5 yrs		02/04/2023			9.50 (0.50)	
THE STANDARD Enhanced Choice Index 5	S&P 500® Annual	Point to Point None	5 yrs		02/15/2023	40 ( 10)			
THE STANDARD Index Select Annuity 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		02/15/2023			9.50 (1.00)	
THE STANDARD Index Select Annuity 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		02/15/2023	42 ( 15)			
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra 5	S&P 500® Annual	Point to Point None	5 yrs		03/15/2023			8.50 (1.00)	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		03/15/2023			8.00 (1.00)	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 <i>Low Band</i>	S&P 500® Annual	Point to Point None	5 yrs		03/15/2023	40 ( 5)			

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Carrier / Product Name	Index / Reset Period	Product Type / Averaging Method	SC Years	Premium Bonus	Last Change	Part Rate (Min PR)	Spread (Max Sp)	Cap (Min Cap)	GLWB Riders
ATHENE IA Agility 7	S&P 500® Annual	Point to Point None	7 yrs		03/04/2023			5.75 (0.50)	Included
ATHENE IA Agility 7 CA	S&P 500® Annual	Point to Point None	7 yrs		03/04/2023			5.75 (0.50)	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Low Band	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023 ↪ 04/07/2023			-1.00 9.75 ↓ 8.75	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Low Band	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023 ↪ 04/07/2023			-0.75 8.30 🔒 ↓ 7.55	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA Low Band	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023 ↪ 04/07/2023			-1.00 9.00 ↓ 8.00	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA Low Band	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023 ↪ 04/07/2023			-0.75 7.30 🔒 ↓ 6.55	Optional
ATHENE IA Ascent Pro 7	S&P 500® Annual	Point to Point None	7 yrs		02/01/2023			5.50 (0.50)	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7	S&P 500® Annual	Point to Point None	7 yrs		02/22/2023			10.75 (0.50)	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7	S&P 500® Annual	Point to Point None	7 yrs		02/22/2023	29 ( 10)			
ATHENE IA Athena Accumulator 7 Low Band	S&P 500® Annual	Point to Point None	7 yrs		02/04/2023			9.75 (0.50)	
ATHENE IA Athena Accumulator 7 CA Low Band	S&P 500® Annual	Point to Point None	7 yrs		02/04/2023			9.75 (0.50)	
ATHENE IA Athena Performance Elite 7	S&P 500® Annual	Point to Point None	7 yrs		03/04/2023			10.00 (0.50)	
ATHENE IA Athena Performance Elite 7 Plus	S&P 500® Annual	Point to Point None	7 yrs	5.00 to 6.00	03/04/2023			10.00 (0.50)	
ATHENE IA Athena Performance Elite® 7 CA	S&P 500® Annual	Point to Point None	7 yrs		03/04/2023			10.00 (0.50)	
ATHENE IA Athena Performance Elite® 7 Plus CA	S&P 500® Annual	Point to Point None	7 yrs	5.00	03/04/2023			10.00 (0.50)	
ATHENE IA Athena Protector 7 *ROP for FEE*	S&P 500® Annual	Point to Point None	7 yrs		02/04/2023			10.00 (0.50)	
ATHENE IA Athena Protector 7 *ROP for FEE* CA	S&P 500® Annual	Point to Point None	7 yrs		02/04/2023			10.00 (0.50)	

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THE STANDARD Enhanced Choice Index 7	S&P 500® Annual	Point to Point None	7 yrs		02/15/2023	42 ( 10)			
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7	S&P 500® Annual	Point to Point None	7 yrs		06/06/2022			2.75 (1.00)	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7	S&P 500® Annual	Point to Point None	7 yrs		06/06/2022	10 ( 10)			Included
THE STANDARD Index Select Annuity 7 <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		02/15/2023			10.50 (1.00)	
THE STANDARD Index Select Annuity 7 <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		02/15/2023	46 ( 15)			
INTEGRITY LIFE INSURANCE COMPANY Integrity Index™ 7	S&P 500® Annual	Point to Point None	7 yrs		03/15/2023			7.50 (1.00)	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		03/15/2023			8.50 (1.00)	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		03/15/2023	40 ( 5)			
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023			10.00 (2.85)	Included
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>Low Band</i>	S&P 500® Annual	Point to Point None	7 yrs		03/07/2023			9.75 (2.85)	Included
ATHENE IA Agility 10	S&P 500® Annual	Point to Point None	10 yrs		03/04/2023			6.00 (0.50)	Included
ATHENE IA Agility 10 CA	S&P 500® Annual	Point to Point None	10 yrs		03/04/2023			6.00 (0.50)	Included
ATHENE IA Ascent Pro 10	S&P 500® Annual	Point to Point None	10 yrs		09/30/2022			6.00 (0.50)	Optional
ATHENE IA Ascent Pro 10 Bonus	S&P 500® Annual	Point to Point None	10 yrs	3.00	09/30/2022			5.25 (0.50)	Optional
ATHENE IA Ascent Pro 10 Bonus (FL)	S&P 500® Annual	Point to Point None	10 yrs	3.00	09/30/2022			5.25 (0.50)	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations)	S&P 500® Annual	Point to Point None	10 yrs	3.00	09/30/2022			5.25 (0.50)	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10	S&P 500® Annual	Point to Point None	10 yrs		02/22/2023			11.00 (1.00)	

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AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10	S&P 500® Annual	Point to Point None	10 yrs		02/22/2023	30 ( 10)			
ATHENE IA Athene Accumulator 10 <i>Low Band</i>	S&P 500® Annual	Point to Point None	10 yrs		02/04/2023			10.00 (0.50)	
ATHENE IA Athene Accumulator 10 CA <i>Low Band</i>	S&P 500® Annual	Point to Point None	10 yrs		02/04/2023			10.00 (0.50)	
ATHENE IA Athene Performance Elite 10	S&P 500® Annual	Point to Point None	10 yrs	4.00 to 10.00	03/04/2023			8.25 (0.50)	
ATHENE IA Athene Performance Elite 10 CA	S&P 500® Annual	Point to Point None	10 yrs	9.00	03/04/2023			8.25 (0.50)	
ATHENE IA Athene Performance Elite 10 Plus	S&P 500® Annual	Point to Point None	10 yrs	8.00 to 16.00	03/04/2023			8.25 (0.50)	
ATHENE IA Athene Performance Elite® 10 Plus CA	S&P 500® Annual	Point to Point None	10 yrs	14.00	03/04/2023			8.25 (0.50)	
THE STANDARD Enhanced Choice Index 10	S&P 500® Annual	Point to Point None	10 yrs		02/15/2023	38 ( 10)			
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10	S&P 500® Annual	Point to Point None	10 yrs		03/09/2023			4.25 (1.00)	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10	S&P 500® Annual	Point to Point None	10 yrs	10.00	06/06/2022			1.75 (1.00)	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10	S&P 500® Annual	Point to Point None	10 yrs	10.00	06/06/2022	10 ( 10)			
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR	S&P 500® Annual	Point to Point None	10 yrs	10.00	06/06/2022			1.75 (1.00)	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR	S&P 500® Annual	Point to Point None	10 yrs	10.00	06/06/2022	10 ( 10)			Included
THE STANDARD Index Select Annuity 10 <i>Low Band</i>	S&P 500® Annual	Point to Point None	10 yrs		02/15/2023			10.50 (1.00)	
THE STANDARD Index Select Annuity 10 <i>Low Band</i>	S&P 500® Annual	Point to Point None	10 yrs		02/15/2023	46 ( 15)			
INTEGRITY LIFE INSURANCE COMPANY Integrity Index™ 10	S&P 500® Annual	Point to Point None	10 yrs		03/15/2023			7.50 (1.00)	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 <i>Low Band</i>	S&P 500® Annual	Point to Point None	10 yrs		03/15/2023			7.75 (1.00)	

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LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 Low Band	S&P 500® Annual	Point to Point None	10 yrs		03/15/2023	$\frac{35}{(5)}$			
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (Index 02-09)	S&P 500® Annual	Point to Point None	10 yrs	5.00 to 8.00	04/15/2022	$\frac{10}{(10)}$			Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (Index 02-09)	S&P 500® Annual	Point to Point None	10 yrs	5.00 to 8.00	04/15/2022			$\frac{1.75}{(1.00)}$	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (INDEX-4-10-FL.3)	S&P 500® Annual	Point to Point None	10 yrs	8.00	04/15/2022			$\frac{1.75}{(1.00)}$	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (INDEX-4-10-FL.3)	S&P 500® Annual	Point to Point None	10 yrs	8.00	04/15/2022	$\frac{10}{(10)}$			Optional
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return	S&P 500® Annual	Point to Point None	10 yrs		12/21/2022			$\frac{5.50}{(2.85)}$	Optional
ATHENE IA Athene Performance Elite® 15	S&P 500® Annual	Point to Point None	15 yrs	11.00 to 15.00	03/04/2023			$\frac{8.75}{(0.50)}$	
ATHENE IA Athene Performance Elite® 15 Plus	S&P 500® Annual	Point to Point None	15 yrs	14.00 to 20.00	03/04/2023			$\frac{8.75}{(0.50)}$	
AMER. EQUITY INVESTMENT LIFE INS. CO. Bonus Gold (Index 1-07)	S&P 500® Annual	Point to Point None	16 yrs	10.00	04/15/2022	$\frac{(100)}{(100)}$		$\frac{2.00}{(1.00)}$	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. Bonus Gold (Index 1-07)	S&P 500® Annual	Point to Point None	16 yrs	10.00	04/15/2022	$\frac{10}{(10)}$			Optional