



Fixed Indexed Annuities

Week of 8/25/25 Subject to change without notice.

List filtered for Minnesota,

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	Commission
3-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.50	4.00	0% / 10%	3 yrs		0-79: 2.50+ 80-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			6.75	4.00	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
MUTUAL OF OMAHA Ultra Advantage 3 MVA RL	A+	85	10,000	1 Year or Less			8.00	3.75	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			6.75	-0.35 3.70 ↓ 3.35	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			6.50	-0.35 3.60 ↓ 3.25	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP RL	A+	85	10,000	1 Year or Less			7.50	3.50	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
4-Year Surrender Period												
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	10% / 10%	4 yrs		0-80: 4.00+ 81-90: 2.00+ 91-95: 1.00+
MUTUAL OF OMAHA Ultra Advantage 4 MVA RL	A+	85	10,000	1 Year or Less			8.00	3.75	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP RL	A+	85	10,000	1 Year or Less			7.50	3.50	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
GBU LIFE Asset Guard Fixed Index Annuity	A-	95	25,000	Single				4.00 MYG	10% / 10%	4 yrs		0-80: 4.00+ 81-93: 2.00+ 94-95: 1.00+
5-Year Surrender Period												
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.50	7.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+



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ATHENE IA Athene Accumulator 5 MVA, BANK/BD <i>High Band</i>	A+	85	100,000	Single			10.25	5.05	10% / 10%	5 yrs		
ATHENE IA Athene Protector 5 BANK/BD	A+	85	5,000	Single			10.25	5.05	10% / 10%	5 yrs		
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A-	90	75,000	Single			10.50	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
ATHENE IA Athene Accumulator 5 MVA, BANK/BD <i>Low Band</i>	A+	85	5,000	Single			9.50	4.90	10% / 10%	5 yrs		
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			9.00	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.25	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	Single			8.75	4.75	0% / 10%	5 yrs		
THE STANDARD Index Select Annuity 5 (Blue Series) MVA, BANK/BD <i>High Band</i>	A	93	100,000	Single			9.00	4.75	0% / 10%	5 yrs		
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.75	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector <i>High Band</i>	A	85	100,000	Single			10.00	4.75	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power Index 5 Plus BANK/BD <i>High Band</i>	A	85	100,000	Single			10.00	4.75	0% / 10%	5 yrs	Optional	
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			9.50	4.70	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
AMERICO Elite 5 LOAN	A	90	10,000	Single				4.65	Int / 10%	5 yrs ↻		0-75: 4.50+ 76-80: 4.00+ 81-85: 3.50+ 86-90: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.50	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+



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RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.00	4.50	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
LINCOLN FINANCIAL Lincoln FlexAdvantage 5 MVA, BANK/BD <i>High Band</i>	A	85	100,000	FPA			9.50	4.50	10% / 10%	5 yrs		See Notes
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector <i>Low Band</i>	A	85	25,000	Single			9.00	4.50	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power Index 5 Plus BANK/BD <i>Low Band</i>	A	85	25,000	Single			9.00	4.50	0% / 10%	5 yrs	Optional	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.50	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single			9.70	4.50	10% / 10%	5 yrs		
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			9.25	-0.45 4.45 ↓ 4.00	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.40	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single			9.50	4.40	10% / 10%	5 yrs		
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.25	4.40	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.40	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
LINCOLN FINANCIAL Lincoln Covered Choice 5 II MVA, BANK/BD <i>High Band</i>	A	85	100,000	FPA			8.75	4.35	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single			9.30	4.30	10% / 10%	5 yrs		
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			8.75	-0.45 4.25 ↓ 3.80	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+



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SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.25	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 5 MVA	A+	90	10,000	1 Year or Less				4.15	0% / 5%	5 yrs		86-90: 1.50+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	4.15	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.00	4.15	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 3.50+ 81-85: 2.50+ 86-90: 1.50+
LINCOLN FINANCIAL Lincoln FlexAdvantage 5 MVA, BANK/BD <i>Low Band</i>	A	85	10,000	FPA			8.75	4.10	10% / 10%	5 yrs		See Notes
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			9.00	4.00	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 2.00+
LINCOLN FINANCIAL Lincoln Covered Choice 5 II MVA, BANK/BD <i>Low Band</i>	A	85	10,000	FPA			7.50	4.00	10% / 10%	5 yrs		
NORTH AMERICAN COMPANY Max Elite Accumulation 5 MVA, BANK/BD <i>High Band</i>	A+	79	100,000	1 Year or Less			9.50	4.00	10% / 10%	5 yrs		0-75: 3.00+ 76-79: 2.25+ 80-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	25,000	Single			6.50	4.00	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 3.50+ 81-85: 2.50+ 86-90: 1.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) PruSecure 5 MVA <i>Low Band</i>	A+	85	10,000	Single			8.50	4.00	0% / 10%	5 yrs		0-75: 3.50+ 76-UP: 2.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) PruSecure 5 MVA <i>High Band</i>	A+	85	100,000	Single			10.00	4.00	0% / 10%	5 yrs		0-75: 3.50+ 76-UP: 2.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5 - Two BANK/BD	A+	85	15,000	Single			9.75	3.90	10% / 10%	5 yrs	Optional	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.75	3.75	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
FIDELITY & GUARANTY LIFE FG Secure Builder 5 BANK/BD <i>Low Band</i>	A	85	10,000	FPA			9.50	0.00 3.75 3.75	0% / 10%	5 yrs		



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FIDELITY & GUARANTY LIFE FG Secure Builder 5 BANK/BD <i>High Band</i>	A	85	100,000	FPA			10.00	0.00 3.75 3.75	0% / 10%	5 yrs		
FIDELITY & GUARANTY LIFE FG Secure Landing 5 MVA, BANK/BD, ROP	A	85	10,000	1 Year or Less			10.00	0.00 3.75 3.75	0% / 10%	5 yrs		
MUTUAL OF OMAHA Ultra Advantage 5 MVA RL	A+	85	10,000	1 Year or Less			9.00	3.75	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			8.75	3.70	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+
NORTH AMERICAN COMPANY Max Elite Accumulation 5 MVA, BANK/BD <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.60	10% / 10%	5 yrs		0-75: 3.00+ 76-79: 2.25+ 80-UP: 1.50+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.55	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
PROTECTIVE LIFE Asset Builder II 5 No ROP MVA, BANK/BD <i>High Band</i>	A+	85	100,000	FPA			7.50	0.00 3.50 3.50	10% / 10%	5 yrs		
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP RL	A+	85	10,000	1 Year or Less			8.50	3.50	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
PROTECTIVE LIFE Asset Builder II 5 No ROP MVA, BANK/BD <i>Mid Band</i>	A+	85	50,000	FPA			6.20	0.00 3.45 3.45	10% / 10%	5 yrs		
PROTECTIVE LIFE Asset Builder II 5 MVA, BANK/BD, ROP <i>High Band</i>	A+	85	100,000	FPA			6.00	0.00 3.40 3.40	10% / 10%	5 yrs		
PROTECTIVE LIFE Asset Builder II 5 MVA, BANK/BD, ROP <i>Mid Band</i>	A+	85	50,000	FPA			4.55	0.00 3.35 3.35	10% / 10%	5 yrs		



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NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.25	3.10	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
PROTECTIVE LIFE Asset Builder II 5 MVA, BANK/BD, ROP <i>Low Band</i>	A+	85	10,000	FPA			3.85	0.00 3.00 3.00	10% / 10%	5 yrs		
PROTECTIVE LIFE Asset Builder II 5 No ROP MVA, BANK/BD <i>Low Band</i>	A+	85	10,000	FPA			4.40	0.00 3.00 3.00	10% / 10%	5 yrs		
ATHENE IA Athene Accumulator 5 CA MVA, BANK/BD <i>Low Band</i>	A+	85	5,000	Single			9.50	3.00	10% / 10%	5 yrs		
ATHENE IA Athene Accumulator 5 CA MVA, BANK/BD <i>High Band</i>	A+	85	100,000	Single			10.25	3.00	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	0-80: 3.50+ 81-85: 1.75+
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	0-80: 3.50+ 81-85: 1.75+
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			8.50	2.80	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-UP: 1.75+



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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.65	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.65	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power Select AICO MVA, ROP, FEE <i>High Band</i>	A	85	100,000	Single		0.80	8.50	2.25	10% / 10%	5 yrs		18-80: 3.75+ 81-UP: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power Select AICO MVA, ROP, FEE <i>Low Band</i>	A	85	25,000	Single		0.80	7.50	2.00	10% / 10%	5 yrs		18-80: 3.75+ 81-UP: 1.25+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			9.00	4.00 MYG	0% / 10%	5 yrs		0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
LINCOLN FINANCIAL Lincoln Covered Choice 5 MVA, BANK/BD <i>Low Band</i>	A	85	10,000	Single			7.00	3.00 MYG	10% / 10%	5 yrs		
LINCOLN FINANCIAL Lincoln Covered Choice 5 MVA, BANK/BD <i>High Band</i>	A	85	100,000	Single			7.50	3.25 MYG	10% / 10%	5 yrs		
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			9.00	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 2.63+
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.75	8.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
ATHENE IA Athene Accumulator 7 MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single			10.25	5.05	10% / 10%	7 yrs		
ATHENE IA Athene Protector 7 BANK/BD	A+	83	5,000	Single			10.25	5.05	10% / 10%	7 yrs		
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	5.00	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+



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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A-	90	75,000	Single			10.50	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 w/ Expense Rider MVA	A+	80	10,000	1 Year or Less				4.95	0% / 10%	7 yrs	Included	0-70: 5.00+ 71-75: 4.00+ 76-85: 3.00+
ATHENE IA Athene Accumulator 7 MVA, BANK/BD <i>Low Band</i>	A+	83	5,000	Single			9.50	4.90	10% / 10%	7 yrs		
LINCOLN FINANCIAL Lincoln FlexAdvantage 7 MVA, BANK/BD <i>High Band</i>	A	85	100,000	FPA			10.00	4.85	10% / 10%	7 yrs		See Notes
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector <i>High Band</i>	A	85	100,000	Single			10.00	4.80	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power Index Plus BANK/BD <i>High Band</i>	A	85	100,000	Single			10.00	4.80	0% / 10%	7 yrs		
AMERICAN GENERAL LIFE INS. CO. Power Index Preferred BANK/BD <i>High Band</i>	A	85	100,000	1 Year or Less			10.00	4.80	0% / 10%	7 yrs		
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			9.25	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.50	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	90	15,000	Single			9.00	4.75	0% / 10%	7 yrs		
THE STANDARD Index Select Annuity 7 (Blue Series) MVA, BANK/BD <i>High Band</i>	A	90	100,000	Single			9.25	4.75	0% / 10%	7 yrs		
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			10.50	4.70 -0.45 ↓ 4.25	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	4.70	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.55	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+



Fixed Indexed Annuities

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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	Commission
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	8.75	4.55	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector <i>Low Band</i>	A	85	25,000	Single			9.00	4.55	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power Index Plus BANK/BD <i>Low Band</i>	A	85	25,000	Single			9.00	4.55	0% / 10%	7 yrs		
AMERICAN GENERAL LIFE INS. CO. Power Index Preferred BANK/BD <i>Low Band</i>	A	85	25,000	1 Year or Less			9.00	4.55	0% / 10%	7 yrs		
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A++	85	10,000	FPA			10.00	-0.45 4.50 ↓ 4.05	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.50	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			9.50	4.50	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.50	4.50	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.25	4.50	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			9.00	4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single			9.50	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i>	A+	85	500,000	Single			9.70	4.50	10% / 10%	7 yrs		
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.40	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+



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SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i>	A+	85	100,000	Single			9.50	4.40	10% / 10%	7 yrs		
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.50	4.40	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.40	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
LINCOLN FINANCIAL Lincoln FlexAdvantage 7 MVA, BANK/BD <i>Low Band</i>	A	85	10,000	FPA			9.25	4.35	10% / 10%	7 yrs		See Notes
AMERICO (LEGACY) LibertyMark Freedom 7 LOAN	A	85	10,000	Single			8.65	4.30	Int / 10%	7 yrs		0-70: 5.25+ 71-75: 4.75+ 76-80: 3.75+ 81-85: 2.75+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA <i>MVA Low Band</i>	A+	Owner: Any Age Annuitant: 90	25,000	Single			7.10	4.30	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.50	4.30	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single			9.30	4.30	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i>	A+	80	100,000	Single			7.75	4.25	10% / 10%	7 yrs		
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.25	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
AMERICO Ultimate One Index 7 LOAN	A	85	10,000	Single			8.55	4.25	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 4.00+ 86-90: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.25	4.20	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 MVA	A+	85	10,000	1 Year or Less				4.15	0% / 5%	7 yrs		0-70: 5.00+ 71-75: 4.00+ 76-85: 3.00+
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 w/ Cascade Rider MVA, ROP	A+	80	10,000	1 Year or Less				4.15	0% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.00+ 76-85: 3.00+



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NORTH AMERICAN COMPANY Max Elite Accumulation 7 MVA, BANK/BD <i>High Band</i>	A+	79	100,000	1 Year or Less			9.15	4.10	10% / 10%	7 yrs		0-75: 4.50+ 76-79: 3.38+ 80-UP: 2.25+
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i>	A+	80	20,000	Single			7.35	4.05	10% / 10%	7 yrs		
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.50	4.00	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
FIDELITY & GUARANTY LIFE FG Secure Builder 7 BANK/BD <i>Low Band</i>	A	85	10,000	FPA			9.55	0.00 4.00 4.00	0% / 10%	7 yrs		
FIDELITY & GUARANTY LIFE FG Secure Builder 7 BANK/BD <i>High Band</i>	A	85	100,000	FPA			10.05	0.00 4.00 4.00	0% / 10%	7 yrs		
PRUCO LIFE INS. CO. (PRUDENTIAL) PruSecure 7 MVA <i>Low Band</i>	A+	85	10,000	Single			8.55	4.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) PruSecure 7 MVA <i>High Band</i>	A+	85	100,000	Single			10.05	4.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.50+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™7 - Two BANK/BD	A+	85	15,000	Single			9.50	3.85	10% / 10%	7 yrs	Optional	
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7	A	85	10,000	FPA			8.50	3.75	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG Power Accumulator 7	A	85	10,000	FPA				3.75	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG Secure Landing 7 MVA, BANK/BD, ROP	A	85	10,000	1 Year or Less			10.25	0.00 3.75 3.75	0% / 10%	7 yrs		
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.25	3.75	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement	A	85	10,000	FPA	2.50 to 4.00		7.50	3.75	0% / 10%	7 yrs		0-70: 6.50+ 71-75: 4.50+ 76-UP: 3.50+



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FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection	A	85	10,000	FPA	5.25 to 7.00		7.50	3.75	0% / 10%	7 yrs	Included	0-70: 6.50+ 71-75: 4.50+ 76-UP: 3.50+
MUTUAL OF OMAHA Ultra Advantage 7 MVA RL	A+	85	10,000	1 Year or Less			8.75	3.75	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
NORTH AMERICAN COMPANY Max Elite Accumulation 7 MVA, BANK/BD <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.15	3.70	10% / 10%	7 yrs		0-75: 4.50+ 76-79: 3.38+ 80-UP: 2.25+
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA, BANK/BD <i>High Band</i>	A+	85	100,000	FPA			7.35	0.00 3.55 3.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA, BANK/BD <i>Mid Band</i>	A+	85	50,000	FPA			6.30	0.00 3.50 3.50	10% / 10%	7 yrs		
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP RL	A+	85	10,000	1 Year or Less			8.25	3.50	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
PROTECTIVE LIFE Asset Builder II 7 MVA, BANK/BD, ROP <i>High Band</i>	A+	85	100,000	FPA			6.10	0.00 3.45 3.45	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, BANK/BD, ROP <i>Mid Band</i>	A+	85	50,000	FPA			4.60	0.00 3.40 3.40	10% / 10%	7 yrs		
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+



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NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
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	0-80: 5.00+ 81-85: 2.50+
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	0-80: 5.00+ 81-85: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power Index Plus Income (LIP) BANK/BD <i>High Band</i>	A	80	100,000	Single			7.00	3.25	0% / 10%	7 yrs	Included	
AMERICAN GENERAL LIFE INS. CO. Power Index Preferred Plus Income BANK/BD <i>High Band</i>	A	80	100,000	1 Year or Less			7.00	3.25	0% / 10%	7 yrs	Included	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			10.25	3.25	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.75	3.20	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.75	3.20	0% / 10%	7 yrs	Included	35-75: 6.00+
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			6.00	3.15 3.15	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single			5.25	3.15	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
PROTECTIVE LIFE Asset Builder II 7 MVA, BANK/BD, ROP <i>Low Band</i>	A+	85	10,000	FPA			3.90	3.05 3.05	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA, BANK/BD <i>Low Band</i>	A+	85	10,000	FPA			4.45	3.05 3.05	10% / 10%	7 yrs		
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	3.00	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+



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ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA RL & PRL	A+	80	10,000	1 Year or Less			5.00	3.00	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE FG Secure Income 7 BANK/BD	A	85	10,000	FPA			6.00	3.00	0% / 10%	7 yrs	Included	
AMERICAN GENERAL LIFE INS. CO. Power Index Plus Income (LIP) BANK/BD <i>Low Band</i>	A	80	25,000	Single			6.25	3.00	0% / 10%	7 yrs	Included	
AMERICAN GENERAL LIFE INS. CO. Power Index Preferred Plus Income BANK/BD <i>Low Band</i>	A	80	25,000	1 Year or Less			6.25	3.00	0% / 10%	7 yrs	Included	
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	3.00 3.00	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			7.50	3.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.15	3.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single			5.00	3.00	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.75	2.90	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-UP: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.50	2.90	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			4.25	2.65	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single			5.00	2.60	0% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Index Plus Income (LIPM) BANK/BD <i>High Band</i>	A	80	100,000	Single			5.00	2.60	0% / 10%	7 yrs	Included	



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AMERICAN GENERAL LIFE INS. CO. Power Index Preferred Plus Income Multiplier BANK/BD High Band	A	80	100,000	1 Year or Less			5.00	2.60	0% / 10%	7 yrs	Included	
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.00	2.50	0% / 10%	7 yrs		0-UP: 6.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income Low Band	A	80	25,000	Single			4.00	2.35	0% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Index Plus Income (LIPM) BANK/BD Low Band	A	80	25,000	Single			4.25	2.35	0% / 10%	7 yrs	Included	
AMERICAN GENERAL LIFE INS. CO. Power Index Preferred Plus Income Multiplier BANK/BD Low Band	A	80	25,000	1 Year or Less			4.25	2.35	0% / 10%	7 yrs	Included	
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			7.75	2.30	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				3.45 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				3.75 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA Low Band RL & PRL	A+	85	20,000	FPA 1.50			6.25	4.10 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA High Band RL & PRL	A+	85	100,000	FPA 1.50			8.75	4.60 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.50	4.00 MYG	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50



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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
8-Year Surrender Period												
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
9-Year Surrender Period												
AMERICO Ultimate One Index 9 LOAN	A	85	10,000	Single			8.80	4.40	0% / 10%	9 yrs		0-80: 8.00+ 81-UP: 6.00+
AMERICO Ultimate One Index 9 Bonus (411) LOAN	A	80	10,000	Single	5.00		7.45	3.65	0% / 10%	9 yrs		0-80: 8.00+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			9.50	9.00	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 3.50+
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			8.50	9.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE High Band RL & PRL	A+	80	100,000	FPA 1.50			8.00	7.80 4.30	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE Low Band RL & PRL	A+	80	20,000	FPA 1.50			6.25	7.30 3.80	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	6.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
ATHENE IA Athene Accumulator 10 MVA, BANK/BD High Band	A+	80	100,000	Single			10.50	5.10	10% / 10%	10 yrs		
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			9.00	5.00	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 6.75+



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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	Commission
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A-	90	75,000	Single			10.50	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
ATHENE IA Athene Accumulator 10 MVA, BANK/BD <i>Low Band</i>	A+	80	5,000	Single			9.75	4.95	10% / 10%	10 yrs		
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 BANK/BD <i>High Band</i>	A	75	100,000	Single			10.00	4.85	0% / 10%	10 yrs		
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector <i>High Band</i>	A	75	100,000	Single			10.00	4.85	0% / 10%	10 yrs		18-75: 7.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.75	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.75	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			9.00	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	80	15,000	Single			8.50	4.75	0% / 10%	10 yrs		
THE STANDARD Index Select Annuity 10 (Blue Series) MVA, BANK/BD <i>High Band</i>	A	80	100,000	Single			8.75	4.75	0% / 10%	10 yrs		
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Expanse Rider MVA	A+	80	10,000	1 Year or Less				4.70	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 5.50+ 76-85: 5.00+
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.25	4.70	10% / 10%	10 yrs		0-75: 6.50+ 76-UP: 5.20+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.65	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
AMERICO (LEGACY) LibertyMark Freedom 10 LOAN	A	85	10,000	Single			8.80	4.65	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 BANK/BD <i>Low Band</i>	A	75	25,000	Single			9.00	4.60	0% / 10%	10 yrs		
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			10.25	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+



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RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			10.00	4.60	10% / 10%	10 yrs		0-80: 6.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector <i>Low Band</i>	A	75	25,000	Single			9.00	4.60	0% / 10%	10 yrs		18-75: 7.00+
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			8.90	4.60	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.65	4.55	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A-	90	25,000	Single			9.50	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
AMERICO (LEGACY) ClassicMark 10 LOAN	A	90	10,000	Single			9.05	4.45	10% / 10%	10 yrs		0-80: 6.25+ 81-85: 5.25+ 86-90: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder <i>High Band</i>	A	78	100,000	Single			10.00	4.45	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			8.00	4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.50	4.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder <i>Low Band</i>	A	78	25,000	Single			9.00	4.20	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
NORTH AMERICAN COMPANY Max Elite Accumulation 10 MVA, BANK/BD <i>High Band</i>	A+	79	100,000	1 Year or Less			8.90	4.15	10% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.88+
AMERITAS (LEGACY) ApexAdvantage MVA	A	85	25,000	1 Year or Less			6.50	4.05	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-85: 4.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs		17-75: 7.00+ 76-80: 5.25+
AMERITAS (LEGACY) FlexMark Select LT MVA <i>High Band</i>	A	85	200,000	1 Year or Less			7.25	4.05	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMERICO (LEGACY) ClassicMark 10 Plus LOAN	A	80	10,000	Single	4.00		7.95	3.95	10% / 10%	10 yrs		0-UP: 5.25+



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AMERITAS (LEGACY) FlexMark Select LT MVA <i>Low Band</i>	A	85	25,000	1 Year or Less			6.90	3.90	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10 - Two BANK/BD	A+	85	15,000	Single			9.75	3.90	10% / 10%	10 yrs	Optional	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark MVA	A+	85	10,000	1 Year or Less				3.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 5.50+ 76-85: 5.00+
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Cascade Rider MVA, ROP	A+	80	10,000	1 Year or Less	6.50			3.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.50+ 76-85: 5.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			10.50	3.85	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
ATHENE IA Ascent Pro 10 MVA, BANK/BD	A+	80	10,000	Single			7.25	3.80	10% / 10%	10 yrs	Included	
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	4.00		6.75	3.80	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.50	3.80	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			9.25	3.80	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		7.60	3.80	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10	A	85	10,000	FPA	7.00 to 10.00		8.00	3.75	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10	A	85	10,000	FPA			8.75	3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG Power Accumulator 10	A	85	10,000	FPA				3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
NORTH AMERICAN COMPANY Max Elite Accumulation 10 MVA, BANK/BD <i>Low Band</i>	A+	79	20,000	1 Year or Less			7.90	3.75	10% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.88+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement	A	85	10,000	FPA	3.00 to 5.00		7.75	3.75	0% / 10%	10 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.25+



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FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection	A	85	10,000	FPA	5.75 to 11.00		7.75	3.75	0% / 10%	10 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.25+
MUTUAL OF OMAHA Ultra Advantage 10 MVA RL	A+	80	10,000	1 Year or Less			8.50	3.75	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>Low Band</i>	A	85	25,000	1 Year or Less	4.00		6.45	3.65	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.50	3.60	0% / 10%	10 yrs	Optional	0-75: 7.00 76-80: 5.00
FIDELITY & GUARANTY LIFE Flex Accumulator	A	85	10,000	FPA			7.75	3.50	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Income MVA	B++	80	10,000	FPA			6.00	3.50	10% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	3.50	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP RL	A+	80	10,000	1 Year or Less			8.00	3.50	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			6.00	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
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		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
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		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+



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AMERICO (LEGACY) LibertyMark Freedom 10 Plus LOAN	A	80	10,000	Single	7.00		6.70	3.35	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			10.50	3.35	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 (LIP) BANK/BD High Band	A	75	100,000	Single			7.25	3.30	0% / 10%	10 yrs	Included	
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.00	3.30	0% / 10%	10 yrs	Included	35-UP: 7.00+
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.00	3.30	0% / 10%	10 yrs	Included	35-75: 7.00+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	15.00		6.25	3.25	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	20.00	0.95	6.25	3.25	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA Low Band	A	85	25,000	Single			5.75	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA High Band	A	85	100,000	Single			5.75	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.20	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA Low Band	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP Low Band	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA High Band	A+	79	100,000	1 Year or Less			3.25	3.15 ↕ 3.15	10% / 10%	10 yrs	Multiple	50-79: 5.50+



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ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>High Band</i> RL & PRL	A+	80	100,000	FPA 1.50	14.00		5.75	3.10	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
FIDELITY & GUARANTY LIFE FG 1-2-3 Future Income MVA	A	80	10,000	FPA 2.00			5.75	3.10	10% / 10%	10 yrs	Included	0-75: 7.75+ 76-UP: 5.75+
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 (LIP) BANK/BD <i>Low Band</i>	A	75	25,000	Single			6.55	3.05	0% / 10%	10 yrs	Included	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 + MVA RL & PRL	A+	80	20,000	FPA 1.50			5.50	3.00	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
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		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
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		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			9.00	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			9.00	3.00	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		9.00	3.00	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	80	100,000	Single	14.00		5.75	3.00	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	3.00 ↔ 3.00	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			7.75	3.00	0% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath SM Income MVA	A+	85	25,000	Single			4.00	3.00	10% / 10%	10 yrs	Included	0-75: 6.50+ 76-UP: 4.50+



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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	80	25,000	Single	14.00		5.50	2.90	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.50	2.90	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single			5.25	2.85	0% / 10%	10 yrs	Included	50-75: 7.00+
FIDELITY & GUARANTY LIFE FG 1-2-3 Anytime Income MVA	A	80	10,000	FPA 2.00			5.25	2.80	10% / 10%	10 yrs	Included	0-75: 7.75+ 76-UP: 5.75+
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00		5.50	2.75	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB	A	80	10,000	FPA	8.00 to 13.00		6.25	2.75	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.25+
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 (LIPM) BANK/BD <i>High Band</i>	A	75	100,000	Single			5.25	2.70	0% / 10%	10 yrs	Included	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control + MVA RL & PRL	A+	80	20,000	FPA 1.50			5.00	2.70	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			4.25	2.65	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>Low Band</i> RL & PRL	A+	80	20,000	FPA 1.50	14.00		3.50	2.60	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single			4.25	2.60	0% / 10%	10 yrs	Included	50-75: 7.00+
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.50	2.55	0% / 10%	10 yrs		0-UP: 7.00+



Fixed Indexed Annuities

Week of 8/25/25 Subject to change without notice.

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	Commission
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	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
FIDELITY & GUARANTY LIFE Safe Income Advantage	A	80	10,000	FPA			2.25	2.50	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-85: 5.50+
AMERICAN GENERAL LIFE INS. CO. AG Choice Index 10 (LIPM) BANK/BD <i>Low Band</i>	A	75	25,000	Single			4.55	2.45	0% / 10%	10 yrs	Included	
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included	40-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		7.50	2.20	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA RL & PRL	A+	80	20,000	FPA 1.50			3.50	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	16.00 to 23.00		4.50	2.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
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	40-UP: 7.00+
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	18-75: 7.00+ 76-UP: 5.45+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income <i>High Band</i>	A	78	100,000	Single			4.00	2.00	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income <i>Low Band</i>	A	78	25,000	Single			3.25	1.75	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® <i>High Band</i>	A	78	100,000	Single			3.00	1.40	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® <i>Low Band</i>	A	78	25,000	Single			2.25	1.15	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			9.00	4.00 MYG	0% / 10%	10 yrs		0-UP: 7.00+



Fixed Indexed Annuities

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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	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 AK,CT,DE,IA,IN,MO,MS,NJ,NV,OH,OK,PA,RI,SC,TX,UT, MVA	A+	Owner: Any Age Annuitant: 80	25,000	Single					0% / 7%	10 yrs	Optional	0-70: 7.00+ 71-75: 7.00+ 76-80: 4.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
14-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		6.50	3.75	Int / 10%	14 yrs		0-UP: 7.00
20-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.60 MYG	10% / 10%	20 yrs		0-50: 9.00+