Traditional Fixed Products

Week of 7-17-2023 Subject to change without notice

List filtered for Minnesota

Carrier / Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1 | Yr 2+	Last Change	Years Rate GTD	Base Rate	Bonus Rate	Premium Bonus	CUR Yield Surrender	GTD Yield Surrender	Commission
10-Year Surrender Period													
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA *High Band*	A	80	10 yrs	100,000	10% / 10%	07/01/2023	1 yr	3.40	5.00		3.89	2.94	0-75: 5.00+ 76-80: 3.00+
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA *Low Band*	A	80	10 yrs	5,000	10% / 10%	07/01/2023	1 yr	3.30	5.00		3.79	2.93	0-75: 5.00+ 76-80: 3.00+
9-Year Surrender Period													
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (MVA Option) MVA	B++	85	9 yrs	10,000	0% / Int	02/14/2023	1 yr	5.00	0.00	1.50	5.17	3.21	0-80: 5.50+ 81-85: 4.125+
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (Base Contract)	B++	85	9 yrs	10,000	0% / Int	02/14/2023	1 yr	5.00	0.00		5.00	3.04	0-80: 5.50+ 81-85: 4.125+
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA *High Band*	A	80 NQ	9 yrs	200,000	10% / 10%	01/03/2023	1 yr	5.00	0.00		5.00	1.44	50-75: 7.00+ 76-80: 3.50+
CINCINNATI LIFE FPDA ROP	A+	80	9 yrs	10,000	10% / 10%	03/01/2023	1 yr	4.60	0.00		4.60	2.73	
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA *Low Band*	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	01/03/2023	1 yr	4.50	0.00		4.50	1.38	50-75: 7.00+ 76-80: 3.50+
8-Year Surrender Period													
GBU LIFE Flex Guard Preferred 8 *High Band*	A-	95	8 yrs	100,000	10% / 10%	07/03/2023	1 yr	4.65	0.00		4.65	2.33	0-75: 3.75+ 76-UP: 1.90+
GBU LIFE Flex Guard Preferred 8 *Mid Band*	A-	95	8 yrs	25,000	10% / 10%	07/03/2023	1 yr	4.45	0.00		4.45	2.30	0-75: 3.75+ 76-UP: 1.90+
GBU LIFE Flex Guard Preferred 8 *Low Band*	A-	95	8 yrs	10,000	10% / 10%	07/03/2023	1 yr	4.10	0.00		4.10	2.26	0-75: 3.75+ 76-UP: 1.90+
MUTUAL OF OMAHA Bonus Flexible *High Band*	A+	89	8 yrs	50,000	10% / 10%	07/01/2023	1 yr	3.95	1.00		4.07	0.65	
MUTUAL OF OMAHA Bonus Flexible *Low Band*	A+	89	8 yrs	5,000	10% / 10%	07/01/2023	1 yr	3.80	1.00		3.92	0.63	
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	07/01/2023	1 yr	3.60	0.00		3.60	2.51	0-UP: 4.00+
GBU LIFE Preferred 8	A-	90	8 yrs	10,000	Int / 10%	07/03/2023	1 yr	3.35	0.00		3.35	2.17	

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7-Year Surrender Period													
INTEGRITY LIFE INSURANCE COMPANY New Momentum QIO MVA	A+	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	07/01/2023	1 yr	5.50	0.00		5.50	2.71	0-85: 2.00+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 1 ROP	A+	85	7 yrs	3,000	10% / 10%	07/01/2023	1 yr	5.10	0.00		5.10	2.65	0-79: 4.00+ 80-85: 2.25+
CINCINNATI LIFE SPDA ROP	A+	80	7 yrs	10,000	10% / 10%	03/01/2023	1 yr	5.00	0.00		5.00	2.85	
RELIANCE STANDARD LIFE Apollo SP	A++	85	7 yrs	5,000	10% / 10%	07/01/2023	1 yr	4.15	2.00		4.43	3.01	0-75: 4.00+ 76-80: 3.20+ 81-85: 2.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year No ROP) *Mid Band*	A	85	7 yrs	100,000	10% / 10%	06/15/2023	3 yrs	4.20	0.50		4.27	3.32	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year No ROP) *High Band*	A	85	7 yrs	250,000	10% / 10%	06/15/2023	3 yrs	4.20	0.50		4.27	3.32	
SECURIAN FINANCIAL SecureOption Focus 3 ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	07/01/2023	3 yrs	4.25	0.00		4.25	3.36	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 5 ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	07/01/2023	5 yrs	4.25	0.00		4.25	3.80	0-80: 3.00+ 81-88: 1.875+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 3 ROP	A+	85	7 yrs	3,000	10% / 10%	07/01/2023	3 yrs	4.05	1.00		4.19	3.16	0-79: 4.00+ 80-85: 2.25+
SECURIAN FINANCIAL SecureOption Focus 3 ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	07/01/2023	3 yrs	4.15	0.00		4.15	3.32	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 5 ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	07/01/2023	5 yrs	4.15	0.00		4.15	3.73	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 1 ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	07/01/2023	1 yr	4.00	1.00		4.14	3.03	0-80: 3.00+ 81-88: 1.875+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 5 ROP	A+	85	7 yrs	3,000	10% / 10%	07/01/2023	5 yrs	3.95	1.00		4.09	3.60	0-79: 4.00+ 80-85: 2.25+
SECURIAN FINANCIAL SecureOption Focus 1 ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	07/01/2023	1 yr	3.90	1.00		4.04	3.01	0-80: 3.00+ 81-88: 1.875+

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year No ROP) *Mid Band*	A	85	7 yrs	50,000	10% / 10%	06/15/2023	3 yrs	3.90	0.50		3.97	3.20	
SECURIAN FINANCIAL SecureOption Focus 3 ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	07/01/2023	3 yrs	3.95	0.00		3.95	3.23	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 5 ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	07/01/2023	5 yrs	3.95	0.00		3.95	3.59	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year ROP) ROP *Mid Band*	A	90	7 yrs	100,000	10% / 10%	06/15/2023	3 yrs	3.85	0.50		3.92	3.18	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year ROP) ROP *High Band*	A	90	7 yrs	250,000	10% / 10%	06/15/2023	3 yrs	3.85	0.50		3.92	3.18	
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP *High Band*	A	85	7 yrs	100,000	10% / 10%	07/01/2023	2 yrs	3.60	2.00		3.88	2.99	0-80: 3.50+ 81-85: 2.50+
SECURIAN FINANCIAL SecureOption Focus 1 ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	07/01/2023	1 yr	3.70	1.00		3.84	2.98	0-80: 3.00+ 81-88: 1.875+
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP *Low Band*	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	07/01/2023	2 yrs	3.50	2.00		3.78	2.96	0-80: 3.50+ 81-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year No ROP) *Low Band*	A	85	7 yrs	10,000	10% / 10%	06/15/2023	3 yrs	3.60	0.50		3.67	3.07	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year ROP) ROP *Mid Band*	A	90	7 yrs	50,000	10% / 10%	06/15/2023	3 yrs	3.60	0.50		3.67	3.07	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	07/01/2023	6 yrs	3.50	0.75		3.61	3.43	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	07/01/2023	5 yrs	3.40	0.75		3.51	3.18	0-79: 5.00+ 80-85: 3.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (3-Year ROP) ROP *Low Band*	A	90	7 yrs	10,000	10% / 10%	06/15/2023	3 yrs	3.40	0.50		3.47	2.98	

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year No ROP) *Mid Band*	A	85	7 yrs	100,000	10% / 10%	06/15/2023	5 yrs	3.40	0.50		3.47	3.23	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year No ROP) *High Band*	A	85	7 yrs	250,000	10% / 10%	06/15/2023	5 yrs	3.40	0.50		3.47	3.23	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year No ROP) *Mid Band*	A	85	7 yrs	50,000	10% / 10%	06/15/2023	5 yrs	3.25	0.50		3.32	3.12	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year No ROP) *Low Band*	A	85	7 yrs	10,000	10% / 10%	06/15/2023	5 yrs	3.10	0.50		3.17	3.01	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year ROP) ROP *Mid Band*	A	90	7 yrs	100,000	10% / 10%	06/15/2023	5 yrs	3.05	0.50		3.12	2.98	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year ROP) ROP *High Band*	A	90	7 yrs	250,000	10% / 10%	06/15/2023	5 yrs	3.05	0.50		3.12	2.98	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year ROP) ROP *Mid Band*	A	90	7 yrs	50,000	10% / 10%	06/15/2023	5 yrs	2.90	0.50		2.97	2.87	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (5-Year ROP) ROP *Low Band*	A	90	7 yrs	10,000	10% / 10%	06/15/2023	5 yrs	2.65	0.50		2.72	2.69	
6-Year Surrender Period													
EQUITRUST LIFE INSURANCE COMPANY Choice Four (Liquidity & MVA Option) MVA	B++	85	6 yrs	10,000	Int / 10%	02/14/2023	1 yr	4.50	0.00	1.50	4.76	3.34	0-80: 5.50+ 81-85: 4.125+
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (Liquidity Option)	B++	85	6 yrs	10,000	Int / 10%	02/14/2023	1 yr	4.50	0.00		4.50	3.08	0-80: 5.50+ 81-85: 4.125+
SAGICOR LIFE INSURANCE COMPANY Sage Choice	A-	90	6 yrs	2,000	10% / 10%	10/01/2022	1 yr	2.00	0.00		2.00	2.00	0-80: 3.00+ 81-90: 1.75+
5-Year Surrender Period													
GBU LIFE Flex Guard Preferred 5 *High Band*	A-	95	5 yrs	100,000	10% / 10%	07/03/2023	1 yr	5.00	0.00		5.00	2.31	0-75: 2.75+ 76-UP: 1.40+
GBU LIFE Flex Guard Preferred 5 *Mid Band*	A-	95	5 yrs	25,000	10% / 10%	07/03/2023	1 yr	4.75	0.00		4.75	2.26	0-75: 2.75+ 76-UP: 1.40+

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year No ROP) *Mid Band*	A	85	5 yrs	100,000	10% / 10%	06/15/2023	3 yrs	3.80	0.00		3.80	2.57	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year No ROP) *High Band*	A	85	5 yrs	250,000	10% / 10%	06/15/2023	3 yrs	3.80	0.00		3.80	2.57	
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *High Band*	A	85	5 yrs	100,000	10% / 10%	07/01/2023	2 yrs	3.50	1.00		3.70	3.01	0-80: 3.00+ 81-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *Low Band*	A	85	5 yrs	5,000	10% / 10%	07/01/2023	2 yrs	3.40	1.00		3.60	2.97	0-80: 3.00+ 81-85: 2.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year ROP) ROP *Mid Band*	A	90	5 yrs	100,000	10% / 10%	06/15/2023	3 yrs	3.55	0.00		3.55	2.42	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year ROP) ROP *High Band*	A	90	5 yrs	250,000	10% / 10%	06/15/2023	3 yrs	3.55	0.00		3.55	2.42	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year No ROP) *Mid Band*	A	85	5 yrs	50,000	10% / 10%	06/15/2023	3 yrs	3.45	0.00		3.45	2.36	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year ROP) ROP *Mid Band*	A	90	5 yrs	50,000	10% / 10%	06/15/2023	3 yrs	3.20	0.00		3.20	2.21	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year No ROP) *Low Band*	A	85	5 yrs	25,000	10% / 10%	06/15/2023	3 yrs	3.15	0.00		3.15	2.18	
GBU LIFE Preferred 5	A-	90	5 yrs	500	Int / 10%	07/03/2023	1 yr	2.85	0.00		2.85	1.89	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (3-Year ROP) ROP *Low Band*	A	90	5 yrs	25,000	10% / 10%	06/15/2023	3 yrs	2.85	0.00		2.85	2.00	
GBU LIFE Flex Guard Preferred 5 *Low Band*	A-	95	5 yrs	1,000	10% / 10%	07/03/2023	1 yr	2.45	0.00		2.45	1.81	0-75: 2.75+ 76-UP: 1.40+

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