

Fixed Indexed Annuities

Top 5 Year FIAs

List filtered for SC 5 years,Channel

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
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			10.00	4.90	10% / 10%	5 yrs	
DELAWARE LIFE Retirement Stages Select 5 MVA <i>High Band</i>	A-	85	100,000	FPA			10.00	4.60	0% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.00	3.00	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.80	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.50	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.70	10% / 10%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra 5	A+	85	15,000	Single			9.50	4.15	10% / 10%	5 yrs	Optional
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 <i>High Band</i>	A	85	100,000	Single			9.50	+0.20 4.50 ↑ 4.70	0% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.50	0% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.35	10% / 10%	5 yrs	
DELAWARE LIFE Retirement Stages Select 5 MVA <i>Low Band</i>	A-	85	25,000	FPA			9.00	4.35	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			8.75	4.75	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	4.25	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.50	4.75	0% / 10%	5 yrs	

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AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	+0.20 4.25 ↑ 4.45	0% / 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	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.00	3.90	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			7.75	3.00	10% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single			7.75		0% / 10%	5 yrs	
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	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			7.00	+0.95 3.50 ↑ 4.45	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.40	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.00	2.75	10% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single			6.75		0% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			6.50	+0.90 3.35 ↑ 4.25	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			6.50	3.00	Int / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			6.25	+0.60 3.35 ↑ 3.95	10% / 10%	5 yrs	

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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	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			6.00	+0.60 3.25 ↑ 3.85	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	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.50	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
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
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.45	2.90	10% / 10%	5 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.20	2.90	10% / 10%	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
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.45	2.80	10% / 10%	5 yrs	
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	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 5 MVA	A+	90	10,000	1 Year or Less				4.25	0% / 5%	5 yrs	