

List filtered for The Standard, Guaranty Income Life, Western United Life Insurance Company, American National Insurance Company, American General Life Insurance Company, Sagicor Life Insurance Company, Clear Spring Life, Mutual of Omaha, Capitol Life Insurance Company, GBU Life, National Life Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
20-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.40 MYG	10% / 10%	20 yrs		0-50: 9.00+
10-Year Surrender Period												
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA High Band	A-	90	75,000	Single			10.00	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			10.00	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		6.50	5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA High Band	A-	90	75,000	Single			9.90	4.95	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.25	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				4.60	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
THE STANDARD Index Select Annuity 10 MVA Low Band	A	80	15,000	Single			8.50	4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA High Band	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs		0-UP: 5.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA Low Band	A-	90	25,000	Single			9.00	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA Low Band	A-	90	25,000	Single			8.90	4.45	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.00	4.30	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	A	75	100,000	Single			8.75	4.00 4.00	10% / 10%	10 yrs		18-75: 7.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less			9.75	3.90	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00			3.85	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95		3.85	10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			7.75	0.00 3.75 3.75	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			8.75	0.00 3.75 3.75	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		6.60	3.75	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less			9.25	3.65	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
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+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i>	A	78	25,000	Single			7.75	0.00 3.50 3.50	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
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+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			8.00	3.35	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	10,000	FPA 3.00	8.00		6.50	3.25	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		5.00	2.85	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	5.00	2.85	10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			4.90	0.00 2.65 2.65	10% / 10%	10 yrs	Included	50-75: 7.00+
NATIONAL LIFE GROUP Zenith Growth 10 MVA	A+	85	25,000	1 Year or Less			8.25	2.60	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			8.00	2.50	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		8.00	2.50	0% / 10%	10 yrs	Included	35-75: 7.00+
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA	A+	85	5,000	FPA			7.75	2.40	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			3.90	0.00 2.40 2.40	10% / 10%	10 yrs	Included	50-75: 7.00+
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			7.50	2.30	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		7.50	2.30	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 10 MVA	B++	80	10,000	Single			8.00	2.25	0% / 5%	10 yrs		See Notes
WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA	B++	80	10,000	Single			7.10	2.00	10% / 10%	10 yrs		See Notes
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			3.50	0.00 1.80 1.80	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA	A+	75	5,000	FPA	5.00		6.50	1.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
NATIONAL LIFE GROUP Growth Driver 10 MVA	A+	75	25,000	1 Year or Less	10.00		6.00	1.70	0% / 10%	10 yrs		0-UP: 7.00+
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			6.00	1.70	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i>	A	78	25,000	Single			2.75	1.55 1.55	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			2.70	1.20 1.20	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single			2.20	1.00 1.00	10% / 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			8.50	3.75 MYG	0% / 10%	10 yrs	Optional	0-UP: 7.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single					5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			10.75		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00				5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		6.50		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95			10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75

Fixed Indexed Annuities

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	6.50		10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
7-Year Surrender Period												
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA High Band	A-	90	75,000	Single			10.00	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA High Band	A-	90	75,000	Single			9.90	4.95	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
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+
THE STANDARD Index Select Annuity 7 MVA Low Band	A	90	15,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA High Band	A	90	100,000	Single			9.25	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA Low Band	A-	90	25,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA Low Band	A-	90	25,000	Single			8.90	4.45	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	10,000	1 Year or Less			8.50	4.25	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-UP: 1.75+
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single			9.00	4.00	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			8.75	0.00 4.00 4.00	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less			9.75	3.90	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			7.75	0.00 3.75 3.75	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			9.25	3.65	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	2.65	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
NATIONAL LIFE GROUP Zenith Growth 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.50	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			4.60	0.00 2.40 2.40	10% / 10%	7 yrs	Included	50-80: 5.00+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			7.75	2.40	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		7.75	2.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			7.50	2.30	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			3.60	0.00 2.15 2.15	10% / 10%	7 yrs	Included	50-80: 5.00+
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 7 MVA	B++	80	10,000	Single			7.75	2.00	0% / 5%	7 yrs		See Notes
WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA	B++	80	10,000	Single			6.75	1.95	10% / 10%	7 yrs		See Notes
NATIONAL LIFE GROUP Growth Driver 7 MVA	A+	75	25,000	1 Year or Less	7.00		5.75	1.65	0% / 10%	7 yrs		0-UP: 6.00+

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NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			5.75	1.65	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.00	3.75 MYG	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
5-Year Surrender Period												
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.75	4.50	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			9.00	4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			8.00	4.15	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single			8.50	4.00	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			8.75	0.00 4.00 4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			9.75	3.90	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			7.75	0.00 3.75 3.75	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			9.25	3.65	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
NATIONAL LIFE GROUP Zenith Growth 5 MVA	A+	85	25,000	1 Year or Less			7.50	2.30	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA	A+	85	5,000	FPA			7.00	2.10	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-UP: 1.75+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	3.75 MYG	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-85: 2.85+
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	A+	85	10,000	1 Year or Less			8.75	3.90	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+

Fixed Indexed Annuities

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.25	3.65	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+
3-Year Surrender Period												
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			8.75	3.90	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.25	3.65	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+