

Sales Support & Licensing 800-373-9697

List filtered for The Standard, Guaranty Income Life, American Equity Investment Life Insurance Company, Western United Life Insurance Company, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Symetra Life Insurance Company, Oxford Life Insurance Company, Sagico Life Insurance Company, Clear Spring Life, Mutual of Omaha, Capitol Life Insurance Company, Nassau Life and Annuity Company, Oceanview Life and Annuity, National Life Group, Axonic Insurance

| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|----------------------------|------------------------------|----------|----------|---|
| 3-Year Surrender Period | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA | A | 89 | 20,000 | Single | | | 7.00 | +0.25 6.25 ↑ 6.50 | 0% / 10% | 3 yrs | | 0-79: 1.25+ 80-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA | A | 89 | 20,000 | Single | | | 7.00 | +0.25 6.25 ↑ 6.50 | 0% / 10% | 3 yrs | | 0-79: 1.25+ 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 | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.75 | 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 | | | 8.00 | 3.50 | 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 High Band | A++ | 90 | 150,000 | 1 Year or Less | | | 5.50 | 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 Low Band | A++ | 90 | 50,000 | 1 Year or Less | | | 5.00 | 3.25 | 10% / 10% | 3 yrs | | 0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA High Band | A++ | 90 | 150,000 | 1 Year or Less | | | 5.25 | 3.20 | 10% / 10% | 3 yrs | | 0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA Low Band | A++ | 90 | 50,000 | 1 Year or Less | | | 4.75 | 3.10 | 10% / 10% | 3 yrs | | 0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+ |
| 4-Year Surrender Period | | | | | | | | | | | | |
| MUTUAL OF OMAHA Ultra Advantage 4 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.75 | 10% / 10% | 4 yrs | | 0-75: 2.50+ 76-80: 1.50+ 81-UP: 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|----------------------|------------------------------|----------|----------|---|
| MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 8.00 | 3.50 | 10% / 10% | 4 yrs | | 0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+ |
| 5-Year Surrender Period | | | | | | | | | | | | |
| AXONIC INSURANCE Trailhead 5 MVA High Band | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 5 yrs | | 0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+ |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA High Band | 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 | 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 High Band | 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+ |
| 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+ |
| THE STANDARD Index Select Annuity 5 MVA Low Band | A | 93 | 15,000 | Single | | | 8.75 | 4.50 0.00 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 High Band | A | 93 | 100,000 | Single | | | 9.00 | 4.50 0.00 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 Low Band | 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 Low Band | 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+ |
| 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+ |
| AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band | A | 85 | 100,000 | Single | | | 9.50 | 4.30 | 0% / 10% | 5 yrs | | 18-80: 3.75+ 81-85: 1.25+ |



| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|----------------------|------------------------------|----------|--------|---|
| AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i> | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 5 yrs | | 0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+ |
| 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+ |
| AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | | 8.50 | 4.05 | 0% / 10% | 5 yrs | | 18-80: 3.75+ 81-85: 1.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i> | A++ | 89 | 100,000 | 1 Year or Less | | | 8.00 | 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+ |
| THE STANDARD Enhanced Choice Index Plus 5 CA | A | 93 | 15,000 | Single | | | 8.50 | 4.00 0.00 4.00 | 0% / 10% | 5 yrs | | 0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA | A | 89 | 20,000 | Single | | | 9.00 | 4.00 0.00 4.00 | 0% / 10% | 5 yrs | | 0-79: 4.50+ 80-UP: 4.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA | A | 89 | 20,000 | Single | | | 9.00 | 4.00 0.00 4.00 | 0% / 10% | 5 yrs | | 0-79: 4.50+ 80-UP: 4.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i> | A++ | 89 | 10,000 | 1 Year or Less | | | 7.50 | 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+ |
| MUTUAL OF OMAHA Ultra Advantage 5 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.50 | 3.75 | 10% / 10% | 5 yrs | | 0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA | A | 85 | 5,000 | FPA | | | 8.00 | 3.55 | Int / 10% | 5 yrs | | 18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+ |



| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|-----------------------------|------------------------------|----------|--------|---|
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i> | A++ | 89 | 100,000 | 1 Year or Less | | | 7.50 | 3.50 | 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+ |
| OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA | A | 89 | 20,000 | Single | | | 8.25 | 3.50 | 0% / 10% | 5 yrs | | 0-79: 4.50+ 80-UP: 4.50+ |
| OCEANVIEW LIFE AND ANNUITY CapLock 5 CA | A | 89 | 20,000 | Single | | | 8.25 | 3.50 | 0% / 10% | 5 yrs | | 0-79: 4.50+ 80-UP: 4.50+ |
| MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.50 | 10% / 10% | 5 yrs | | 0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i> | A++ | 89 | 10,000 | 1 Year or Less | | | 7.25 | 3.40 | 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+ |
| NATIONAL LIFE GROUP Zenith Growth 5 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 8.75 | 2.70 | 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 | | | 7.75 | 2.50 | 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 | 0.00 3.75 3.75 MYG | 0% / 10% | 5 yrs | | 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+ |
| 7-Year Surrender Period | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | | 8.75 | 0.00 8.00 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-UP: 5.25+ |

| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|----------------------|------------------------------|----------|----------|--|
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA | A | 84 | 20,000 | Single | | | 8.75 | 8.00 0.00 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-UP: 5.25+ |
| AXONIC INSURANCE Trailhead 7 MVA High Band | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 7 yrs | | 0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+ |
| 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+ |
| 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 | 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 0.00 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 0.00 4.50 | 0% / 10% | 7 yrs | | 0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA High Band | 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 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 |



| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|----------------------|------------------------------|----------|----------|---|
| 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+ |
| ATHENE IA Athene Performance Elite 7 MVA | A+ | 83 | 10,000 | Single | | | 8.25 | 4.35 | 10% / 10% | 7 yrs | | 0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+ |
| ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE | A+ | 83 | 10,000 | Single | 5.00 to 6.00 | 0.95 | 8.25 | 4.35 | 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 MVA High Band | A | 85 | 100,000 | Single | | | 9.50 | 4.30 | 0% / 10% | 7 yrs | | 18-80: 5.00+ 81-85: 2.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA Low Band | 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+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA High Band | A++ | 85 | 150,000 | 1 Year or Less | | | 8.65 | 4.30 | 10% / 10% | 7 yrs | Included | 0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+ |
| 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+ |
| AXONIC INSURANCE Trailhead 7 MVA Low Band | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 7 yrs | | 0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA High Band | A++ | 85 | 100,000 | FPA | | | 9.25 | 4.15 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA Low Band | A++ | 85 | 10,000 | 1 Year or Less | | | 8.40 | 4.15 | 10% / 10% | 7 yrs | Included | 0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+ |
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA Low Band | A | 85 | 25,000 | Single | | | 8.50 | 4.05 | 0% / 10% | 7 yrs | | 18-80: 5.00+ 81-85: 2.75+ |
| THE STANDARD Enhanced Choice Index Plus 7 CA | A | 90 | 15,000 | Single | | | 9.00 | 4.00 0.00 4.00 | 0% / 10% | 7 yrs | | 0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+ |



| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|---|
| MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>Low Band</i> | A++ | 85 | 10,000 | FPA | | | 8.75 | 3.95 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA | A | 85 | 5,000 | FPA | | | 8.75 | 3.80 | Int / 10% | 7 yrs | | 18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+ |
| MUTUAL OF OMAHA Ultra Advantage 7 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.50 | 3.75 | 10% / 10% | 7 yrs | | 0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP | B++ | 85 | 15,000 | Single | | | 9.00 | 3.70 | 10% / 10% | 7 yrs | | 0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP | B++ | 85 | 15,000 | Single | | | 9.00 | 3.70 | 10% / 10% | 7 yrs | | 0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+ |
| OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA | A | 84 | 20,000 | Single | | | 8.50 | 3.50 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-UP: 5.25+ |
| OCEANVIEW LIFE AND ANNUITY CapLock 7 CA | A | 84 | 20,000 | Single | | | 8.50 | 3.50 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-UP: 5.25+ |
| MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.50 | 10% / 10% | 7 yrs | | 0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | | 5.25 | 3.20 | 10% / 10% | 7 yrs | Included | |
| ATHENE IA Athene Performance Elite® 7 CA MVA | A+ | 83 | 10,000 | Single | | | 8.25 | 3.00 | 10% / 10% | 7 yrs | | 0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00 |
| ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE | A+ | 83 | 10,000 | Single | 5.00 | 0.95 | 8.25 | 3.00 | 10% / 10% | 7 yrs | | 0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00 |
| NATIONAL LIFE GROUP Zenith Growth 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 9.25 | 3.00 | 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 | | | 9.00 | 2.90 | 0% / 10% | 7 yrs | Included | 35-75: 6.00+ |



| 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 |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|---|
| NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | 5.00 | | 9.00 | 2.90 | 0% / 10% | 7 yrs | Included | 35-75: 6.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | | 4.60 | 2.85 | 10% / 10% | 7 yrs | Included | |
| ATHENE IA Agility 7 MVA | A+ | 83 | 10,000 | Single | | | 5.00 | 2.75 | 10% / 10% | 7 yrs | Included | 0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+ |
| ATHENE IA Agility 7 CA MVA | A+ | 83 | 10,000 | Single | | | 5.00 | 2.75 | 10% / 10% | 7 yrs | Included | 0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+ |
| 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 Flex Secure Growth 7 MVA | A+ | 85 | 5,000 | FPA | | | 8.00 | 2.60 | 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>High Band</i> | A | 80 | 100,000 | Single | | | 4.60 | 2.40 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i> | A | 80 | 25,000 | Single | | | 3.60 | 2.15 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |
| NATIONAL LIFE GROUP Income Driver 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 6.75 | 2.10 | 0% / 10% | 7 yrs | Optional | 45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ |
| NATIONAL LIFE GROUP Growth Driver 7 MVA | A+ | 75 | 25,000 | 1 Year or Less | 7.00 | | 6.50 | 2.05 | 0% / 10% | 7 yrs | | 0-UP: 6.00+ |
| 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 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA | A | 80 | 5,000 | FPA | | | 2.75 | 1.70 | Int / 10% | 7 yrs | Included | 40-75: 5.00+ 76-81: 3.75+ |
| 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+ |



| 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 |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|----------------------------|------------------------------|----------|----------|---|
| ATHENE IA AccuMax 7 MVA Low Band | A+ | 83 | 10,000 | Single | | | | 3.10 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 | | | | 3.35 MYG | 10% / 10% | 7 yrs | | 0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+ |
| THE STANDARD Enhanced Choice Index Plus 7 MVA | A | 90 | 15,000 | Single | | | 9.00 | 0.00 3.75 3.75 MYG | 0% / 10% | 7 yrs | | 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+ |
| 9-Year Surrender Period | | | | | | | | | | | | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA | A | 80 | 5,000 | FPA | | | 9.25 | 3.80 | Int / 10% | 9 yrs | | 18-75: 7.00+ 76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA | A | 80 | 5,000 | FPA | 14.00 | | 3.25 | 2.00 | Int / 10% | 9 yrs | Optional | 18-75: 7.00+ 76-UP: 5.45+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA | A | 75 | 5,000 | 1 Year or Less | | | 4.25 | 2.00 | 0% / 10% | 9 yrs | Multiple | 40-UP: 7.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA | A | 80 | 5,000 | FPA | 14.00 | | 5.00 | 1.90 | Int / 10% | 9 yrs | | 18-75: 7.00+ 76-UP: 5.25+ |
| 10-Year Surrender Period | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | | 9.00 | -0.25 8.50 ↓ 8.25 | 0% / 10% | 10 yrs | | 0-79: 7.50+ 80-UP: 7.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA | A | 84 | 20,000 | Single | | | 9.00 | -0.25 8.50 ↓ 8.25 | 0% / 10% | 10 yrs | | 0-79: 7.50+ 80-UP: 7.50+ |
| 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+ |



| 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 |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|----------------------|------------------------------|----------|----------|---|
| AXONIC INSURANCE Trailhead 10 MVA High Band | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 10 yrs | | 0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+ |
| EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA | B++ | | | FPA | | | 9.00 | 5.00 | 0% / 10% | 10 yrs | | 55-75: 9.00+ 76-80: 6.75+ |
| 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 | 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 | 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 |
| OXFORD LIFE INSURANCE COMPANY Select 10 MVA | A | 80 | 10,000 | Single | | | 9.20 | 4.75 | 0% / 10% | 10 yrs | Optional | 18-75: 6.50+ 76-80: 5.00+ |
| 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+ |
| 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 | 0.00 4.50 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 | 0.00 4.50 4.50 | 0% / 10% | 10 yrs | | 0-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP | B++ | 80 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | | 0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP | B++ | 80 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-UP: 5.00+ |



| 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 |
|--|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|--|
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 4.75+ |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i> | 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+ |
| EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA | B++ | 80 | 10,000 | Single | | | 8.00 | 4.50 | 0% / 7% | 10 yrs | | 0-75: 7.00+ 76-UP: 5.25+ |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i> | 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 |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i> | A | 75 | 100,000 | Single | | | 9.50 | 4.30 | 0% / 10% | 10 yrs | | 18-75: 7.00+ |
| 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+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Safe Return ROP | A++ | 85 | 25,000 | 1 Year or Less | | | 6.75 | 4.25 | 10% / 10% | 10 yrs | | 18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+ |
| AXONIC INSURANCE Trailhead 10 MVA <i>Low Band</i> | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 10 yrs | | 0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+ |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i> | A | 75 | 25,000 | Single | | | 8.50 | 4.05 | 0% / 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 | | | 9.50 | 4.05 | 0% / 10% | 10 yrs | | 18-75: 7.00+ 76-78: 5.00+ |
| OXFORD LIFE INSURANCE COMPANY Royal Select MVA | A | 80 | 10,000 | Single | 8.00 | | 8.00 | 3.95 | Int / 10% | 10 yrs | Optional | 18-75: 6.50+ 76-80: 5.00+ |



| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|---|
| 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 |
| 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+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA | A | 80 | 5,000 | FPA | | | 9.25 | 3.80 | Int / 10% | 10 yrs | | 18-75: 7.00+ 76-UP: 5.25+ |
| AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i> | A | 78 | 25,000 | Single | | | 8.50 | 3.80 | 0% / 10% | 10 yrs | | 18-75: 7.00+ 76-78: 5.00+ |
| MUTUAL OF OMAHA Ultra Advantage 10 MVA | A+ | 80 | 10,000 | 1 Year or Less | | | 9.50 | 3.75 | 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+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA | A | 80 | 5,000 | FPA | | | 5.75 | 3.50 | Int / 10% | 10 yrs | Included | 18-75: 7.00+ 76-UP: 5.45+ |
| 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+ |
| MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP | A+ | 80 | 10,000 | 1 Year or Less | | | 9.00 | 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+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP | B++ | 80 | 15,000 | Single | | | 7.00 | 3.40 | 10% / 10% | 10 yrs | Included | 0-75: 7.25+ 76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP | B++ | 80 | 15,000 | Single | | | 7.00 | 3.40 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP | B++ | 80 | 15,000 | Single | | | 7.00 | 3.40 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP | B++ | 80 | 15,000 | Single | | | 7.00 | 3.40 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+ |



| 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 |
|---|---------|---------------|-----------------------|----------------|-------------------|-------------|------------------------|------------|------------------------------|----------|----------|---|
| 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+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP | B++ | 80 | 15,000 | Single | 10.00 | | 7.75 | 3.30 | 10% / 10% | 10 yrs | | 0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A with Income MVA, ROP | B++ | 80 | 15,000 | Single | 10.00 | | 7.75 | 3.30 | 10% / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-UP: 5.00+ |
| 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+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP | B++ | 85 | 15,000 | Single | 7.00 to 10.00 | | 7.25 | 3.20 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP | B++ | 80 | 15,000 | Single | 10.00 | | 7.25 | 3.20 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP PRL | B++ | 85 | 15,000 | Single | 7.00 to 10.00 | | 7.25 | 3.20 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP | B++ | 80 | 15,000 | Single | 10.00 | | 7.25 | 3.20 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group A MVA, ROP, FEE | B++ | 80 | 15,000 | Single | 21.00 | 0.95 | 6.25 | 3.20 | 5% / 5% | 10 yrs | | 0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group B MVA, ROP, FEE | B++ | 85 | 15,000 | Single | 15.00 to 21.00 | 0.95 | 6.25 | 3.20 | 5% / 5% | 10 yrs | | 0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+ |
| NATIONAL LIFE GROUP Zenith Growth 10 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 9.50 | 3.10 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.25+ 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+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP | B++ | 80 | 15,000 | Single | | | 6.00 | 3.00 | 10% / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-UP: 5.00+ |
| NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | | | 9.25 | 3.00 | 0% / 10% | 10 yrs | Included | 35-UP: 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 |
|---|---------|---------------|-----------------------|----------------|-------------------|-------------|------------------------|------------|------------------------------|----------|----------|--|
| NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | 5.00 | | 9.25 | 3.00 | 0% / 10% | 10 yrs | Included | 35-75: 7.00+ |
| AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA | A | 80 | 5,000 QL 10,000 NQ | FPA | 1.00 | | 7.00 | 2.95 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 5.50+ |
| ATHENE IA Agility 10 MVA | A+ | 80 | 10,000 | Single | | | 5.25 | 2.90 | 10% / 10% | 10 yrs | Included | 0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+ |
| ATHENE IA Agility 10 CA MVA | A+ | 80 | 10,000 | Single | | | 5.25 | 2.90 | 10% / 10% | 10 yrs | Included | 0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ |
| ATHENE IA Athene Performance Elite 10 MVA | A+ | 78 | 10,000 | Single | 13.00 to 16.00 | | 5.50 | 2.90 | 0% / 5% | 10 yrs | | 0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+ |
| ATHENE IA Athene Performance Elite 10 CA MVA | A+ | 78 | 10,000 | Single | 12.00 to 14.00 | | 5.50 | 2.90 | 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 | 18.00 to 22.00 | 0.95 | 5.50 | 2.90 | 10% / 10% | 10 yrs | | 0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+ |
| ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE | A+ | 78 | 10,000 | Single | 17.00 to 19.00 | 0.95 | 5.50 | 2.90 | 10% / 10% | 10 yrs | | 0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+ |
| ATHENE IA Ascent Pro 10 Bonus 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+ |
| ATHENE IA Ascent Pro 10 Bonus (FL) MVA | A+ | 80 | 10,000 | Single | 10.00 | | 5.50 | 2.85 | 10% / 10% | 10 yrs | Included | 65-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+ |
| 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 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+ |
| 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 |



| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|---|
| NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP | B++ | 80 | 15,000 | Single | | | 3.00 | 2.80 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-80: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group D MVA, ROP | B++ | 80 | 15,000 | Single | | | 3.00 | 2.80 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-80: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.80 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group D MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.80 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-UP: 4.75+ |
| NATIONAL LIFE GROUP Flex Secure Growth 10 MVA | A+ | 85 | 5,000 | FPA | | | 8.25 | 2.70 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.70 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-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 | 2.65 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA | A+ | 75 | 5,000 | FPA | | | 8.00 | 2.60 | 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 | | 8.00 | 2.60 | 0% / 10% | 10 yrs | Included | 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 | 2.40 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA | B++ | 80 | 10,000 | 1 Year or Less | 11.00 | | 4.50 | 2.25 | Int / 10% | 10 yrs | | 0-75: 7.00+ 76-UP: 5.25+ |
| 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 |
| NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA | A+ | 75 | 5,000 | FPA | 5.00 | | 7.25 | 2.20 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+ |
| NATIONAL LIFE GROUP Income Driver 10 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 7.00 | 2.20 | 0% / 10% | 10 yrs | Optional | 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 | | 6.75 | 2.10 | 0% / 10% | 10 yrs | | 0-UP: 7.00+ |
| 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 Bonus 10 MVA | A | 80 | 5,000 | FPA | 14.00 | | 3.25 | 2.00 | Int / 10% | 10 yrs | Included | 18-75: 7.00+ 76-UP: 5.45+ |
| WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA | B++ | 80 | 10,000 | Single | | | 7.10 | 2.00 | 10% / 10% | 10 yrs | | See Notes |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA | A | 80 | 5,000 | FPA | 14.00 to 21.00 | | 5.00 | 1.90 | Int / 10% | 10 yrs | | 18-75: 7.00+ 76-UP: 5.25+ |
| AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i> | A | 78 | 100,000 | Single | | | 3.50 | 1.80 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ 76-78: 5.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i> | A | 78 | 25,000 | Single | | | 2.75 | 1.55 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ 76-78: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP | B++ | 80 | 15,000 | Single | | | 3.50 | 1.50 | 10% / 10% | 10 yrs | Included | 0-75: 7.25+ 76-80: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP | B++ | 80 | 15,000 | Single | | | 3.00 | 1.25 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-80: 4.75+ |
| 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 | 0% / 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 | 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 | | | 8.50 | 0.00 3.75 ↕ 3.75 MYG | 0% / 10% | 10 yrs | | 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+ |



| 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 (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 |
| 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 |
| 14-Year Surrender Period | | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA | B++ | 75 | 10,000 | 1 Year or Less | 15.00 | | 6.00 | 3.50 | Int / 10% | 14 yrs | | 0-75: 8.00+ |
| 15-Year Surrender Period | | | | | | | | | | | | |
| ATHENE IA Athene Performance Elite® 15 MVA | A+ | 73 | 10,000 | Single | 20.00 to 22.00 | | 7.00 | 3.70 | 0% / 5% | 15 yrs | | 0-70: 8.00+ 71-UP: 7.50+ |
| ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE | A+ | 73 | 10,000 | Single | 27.00 to 29.00 | 0.95 | 7.00 | 3.70 | 10% / 10% | 15 yrs | | 0-70: 8.00+ 71-UP: 7.50+ |
| 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+ |