

Contracting & Sales Support 800-373-9697

List filtered for Lincoln Financial, 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, GBU Life, 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	6.50 0.00 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	6.50 0.00 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 0.00 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												
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+

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 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+
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+
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												
AXONIC INSURANCE Trailhead 5 MVA High Band	A-	89	100,000	Single			10.50	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 0.00 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% / 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% / 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+

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
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+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.25	4.40 0.00 4.40	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.30	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.30 0.00 4.30	15% / 15%	5 yrs		0-75: 4.00 76-85: 2.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.30 0.00 4.30	15% / 15%	5 yrs		
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+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>Low Band</i>	A	85	25,000	Single			8.75	4.15 0.00 4.15	15% / 15%	5 yrs		0-75: 4.00 76-85: 2.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>Low Band</i>	A	85	10,000	Single			8.75	4.15 0.00 4.15	15% / 15%	5 yrs		
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	4.05	10% / 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+

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		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			8.25	0.00 4.00 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			8.25	0.00 4.00 4.00	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	3.90	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
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+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			8.25	3.75	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
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+
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	0.00 3.50 3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+

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
OCEANVIEW LIFE AND ANNUITY CapLock 5 CA	A	89	20,000	Single			8.25	3.50 0.00 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+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.40	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.30	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln Set 5 II CA <i>High Band</i>	A	85	100,000	FPA			7.75	3.10	10% / 10%	5 yrs		
LINCOLN FINANCIAL Lincoln Set 5 II CA <i>Low Band</i>	A	85	10,000	FPA			6.25	3.00	10% / 10%	5 yrs		
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	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+

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7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.50	-0.25 8.00 ↓ 7.75	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.50	-0.25 8.00 ↓ 7.75	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
AXONIC INSURANCE Trailhead 7 MVA High Band	A-	89	100,000	Single			10.50	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	0.00 5.00 ↔ 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+
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+

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	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 <i>Low Band</i>	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
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.50	4.40 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 <i>High Band</i>	A	85	100,000	Single			9.50	4.30	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <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+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>High Band</i>	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+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.30 4.30	15% / 15%	7 yrs		0-75: 5.50 76-85: 3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.30 4.30	15% / 15%	7 yrs		
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+

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AXONIC INSURANCE Trailhead 7 MVA <i>Low Band</i>	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 <i>High Band</i>	A++	85	100,000	FPA			9.00	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 <i>Low Band</i>	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+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>Low Band</i>	A	85	25,000	Single			8.75	4.15 0.00 4.15	15% / 15%	7 yrs		0-75: 5.50 76-85: 3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>Low Band</i>	A	85	10,000	Single			8.75	4.15 0.00 4.15	15% / 15%	7 yrs		
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	4.05	10% / 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% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>Low Band</i>	A++	85	10,000	FPA			8.50	3.95	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			8.55	3.90	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
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+

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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+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA High Band	A	85	100,000	FPA			8.00	3.55	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			8.50	0.00 3.50 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	0.00 3.50 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+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA Low Band	A	85	10,000	FPA			7.55	3.40	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA Low Band	A	85	10,000	FPA			7.00	3.25	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA High Band	A	85	100,000	Single			5.25	-0.20 3.20 3.00	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 ↓ 2.65	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	10% / 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	10% / 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	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			8.25	-0.25 8.25 ↓ 8.00	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			8.25	-0.25 8.25 ↓ 8.00	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+
AXONIC INSURANCE Trailhead 10 MVA High Band	A-	89	100,000	Single			10.50	5.05	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-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
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	0.00 5.00 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	0.00 5.00 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	0.00 4.75 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 10.00			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+
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+
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+

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 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 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+
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 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
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	A	75	100,000	Single			9.50	4.30	10% / 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 Low Band	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+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA High Band	A	80	100,000	FPA			9.00	4.10	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA Low Band	A	75	25,000	Single			8.50	4.05	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA High Band	A	78	100,000	Single			9.50	4.05	10% / 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 ↕ 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
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA High Band	A	80	100,000	FPA			8.50	3.90	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
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 -0.60 ↓ 3.25	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 Low Band	A	78	25,000	Single			8.50	3.80	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA Low Band	A	80	10,000	FPA			8.00	3.75	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA Low Band	A	80	10,000	FPA			7.50	3.75	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
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 Bonus Income MVA	B++	80	10,000	FPA	8.00		6.00	3.50	0% / 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+

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 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+
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+

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
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+
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+

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 (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
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	10% / 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	10% / 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

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 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+
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 High Band	A	78	100,000	Single			3.50	1.80	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA Low Band	A	78	25,000	Single			2.75	1.55	10% / 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 High Band	A	78	100,000	Single			2.70	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 Low Band	A	78	25,000	Single			2.20	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		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+

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 (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
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+