

Illustrations, contracting and support call 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, Clear Spring Life, Capitol Life Insurance Company, Nassau Life and Annuity Company, GBU Life, National Life Group, Axonic Insurance Services

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
20-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.60 MYG	10% / 10%	20 yrs		0-50: 9.00+
15-Year Surrender Period												
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.75	4.05	0% / 5%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.75	4.05	10% / 10%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
14-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	12.00		6.00	3.25	Int / 10%	14 yrs		0-75: 8.00+
10-Year Surrender Period												
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			8.50	10.00	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	7.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	10 yrs		0-89: 7.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.25	5.00	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				5.00	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.20	4.80	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.75	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			9.00	4.75	0% / 10%	10 yrs		0-UP: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.25	4.75	0% / 10%	10 yrs		18-75: 7.00+

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AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			10.25	4.60	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 4.50+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			10.00	4.50	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	4.50	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	80	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++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3			8.50	4.50	0% / 10%	10 yrs		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			9.25	4.35	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return ROP	A++	85	25,000	1 Year or Less			8.00	4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	10 yrs		0-89: 7.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs		17-75: 7.00+ 76-80: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			9.00	4.00	0% / 10%	10 yrs		0-UP: 7.00
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		7.90	4.00	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00 to 20.00			4.00	5% / 5%	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+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			8.50	3.75	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.25	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 CA/OR/NJ MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00 76-UP: 5.50
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00		7.00	3.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 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+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group A MVA, ROP, FEE	B++	80	15,000	Single	18.00	0.95	7.75	3.30	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+



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NATIONAL LIFE GROUP Zenith Growth 10 MVA	A+	85	25,000	1 Year or Less			10.00	+0.05 3.30 ↑ 3.35	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			10.00	3.30	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		10.00	3.30	0% / 10%	10 yrs	Included	35-75: 7.00+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.25	3.25	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	8.00 to 20.00	0.95	6.25	3.25	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	8.00		6.00	3.25	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.20	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
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	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 10 Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 16.00	0.95	7.25	3.20	5% / 5%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+

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ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.25	3.00	0% / 5%	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	18.00	0.95	6.25	3.00	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA	A+	85	5,000	FPA			9.00	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			9.00	3.00	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		9.00	3.00	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Income MVA	B++	80	10,000	FPA			5.00	3.00	10% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice™ 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+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00 to 20.00		5.50	3.00	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple	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	Multiple	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	Multiple	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	2.85	0% / 10%	10 yrs	Included	50-75: 7.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single			3.50	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			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+

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NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	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			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> 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 <sup>SM</sup> 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+
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			4.50	2.75	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> 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>Low Band</i>	A	75	25,000	Single			4.25	2.60	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	8.00		5.00	2.50	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NATIONAL LIFE GROUP Growth Driver 10 MVA	A+	75	25,000	1 Year or Less	10.00		7.00	+0.10 2.45 ↑ 2.55	0% / 10%	10 yrs		0-UP: 7.00+
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional	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
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA	A+	75	5,000	FPA	5.00		7.50	2.20	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	16.00 to 23.00		4.50	2.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+



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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 10 with a LIBR MVA	A	80	5,000	FPA	10.00		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
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			4.00	2.00	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			3.25	1.75	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			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			3.00	1.40	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single			2.25	1.15	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 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			11.50		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00 to 20.00				5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00 to 20.00		7.00		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
9-Year Surrender Period												
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			9.00	4.00	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	10.00		3.50	2.10	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	16.00		4.50	2.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	9 yrs	Included	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+
8-Year Surrender Period												
AMERICAN GENERAL LIFE INS. CO. Power Select Builder 8 MVA High Band	A	80	100,000	Single	6.00 to 10.00		4.65	2.50	0% / 5%	8 yrs		18-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder 8 MVA Low Band	A	80	25,000	Single	6.00 to 10.00		3.90	2.35	0% / 5%	8 yrs		18-80: 5.00+
7-Year Surrender Period												
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.75	9.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
AXONIC INSURANCE SERVICES Trailhead 7 MVA High Band	A-	89	100,000	Single			10.75	5.05	0% / 10%	7 yrs		0-89: 6.75+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			10.25	4.95	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
THE STANDARD Index Select Annuity 7 MVA Low Band	A	90	15,000	Single			9.25	4.75	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			9.50	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA High Band	A++	85	100,000	FPA			10.00	4.70	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+



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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.70	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.80	4.60	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			8.75	4.55	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	8.75	4.55	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>Low Band</i>	A++	85	10,000	FPA			9.50	4.50	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA <i>High Band</i>	A++	85	100,000	FPA			9.50	4.50	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	4.50	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <i>High Band</i>	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+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.50	4.40	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	5,000 QL 10,000 NQ	1 Year or Less			8.50	4.40	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA <i>Low Band</i>	A++	85	10,000	FPA			9.25	4.35	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 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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AXONIC INSURANCE SERVICES Trailhead 7 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	7 yrs		0-89: 6.75+
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+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.50	4.00	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.50	4.00	0% / 10%	7 yrs		0-80: 6.00 81-85: 3.00 86-90: 1.50
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+
NATIONAL LIFE GROUP Zenith Growth 7 MVA	A+	85	25,000	1 Year or Less			9.75	+0.05 3.20 ↑ 3.25	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			9.75	3.20	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		9.75	3.20	0% / 10%	7 yrs	Included	35-75: 6.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single			5.25	3.15	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	3.00	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			5.50	3.00	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	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	8.75	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 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		6.15	3.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 CA/OR/NJ MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.15	3.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single			5.00	3.00	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.75	2.90	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			5.00	2.60	0% / 10%	7 yrs	Included	50-80: 5.00+
NATIONAL LIFE GROUP Growth Driver 7 MVA	A+	75	25,000	1 Year or Less	7.00		6.50	+0.10 2.40 ↑ 2.50	0% / 10%	7 yrs		0-UP: 6.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.00	2.35	0% / 10%	7 yrs	Included	50-80: 5.00+
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			7.75	2.30	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				3.45 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				3.75 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
5-Year Surrender Period												
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	8.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
AXONIC INSURANCE SERVICES Trailhead 5 MVA High Band	A-	89	100,000	Single			10.75	5.05	0% / 10%	5 yrs		0-89: 6.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band	A	85	100,000	Single			10.25	4.90	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
THE STANDARD Index Select Annuity 5 MVA Low Band	A	93	15,000	Single			9.00	4.75	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			9.25	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA Low Band	A	85	25,000	Single			9.25	4.65	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.55	4.60	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA High Band	A++	89	100,000	1 Year or Less			8.50	4.45	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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			8.00	4.25	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+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.00	4.25	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less			8.50	4.25	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
AXONIC INSURANCE SERVICES Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	5 yrs		0-89: 6.00+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			9.00	4.00	0% / 10%	5 yrs		0-80: 5.00 81-85: 2.50 86-90: 1.25 91-93: 1.00
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	3.95	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+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.75	3.85	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+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.75	3.75	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
NATIONAL LIFE GROUP Zenith Growth 5 MVA	A+	85	25,000	1 Year or Less			9.25	3.10	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			8.50	2.80	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-UP: 1.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 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	25,000	FPA				4.00	10% / 10%	4 yrs ↻		0-80: 4.00+ 81-90: 2.00+ 91-95: 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												
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single				7.05	4.20	0% / 10%	3 yrs	Optional 18-75: 2.25+ 76-80: 1.35+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less				6.75	3.70	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 <i>Low Band</i>	A++	90	50,000	1 Year or Less				6.50	3.60	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 <i>High Band</i>	A++	90	150,000	1 Year or Less				6.25	3.55	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 <i>Low Band</i>	A++	90	50,000	1 Year or Less				6.00	3.45	10% / 10%	3 yrs	0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+