# Fixed Indexed Annuities

FSD Insurance Services - 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,Sagicor Life Insurance Company,Sentinel Security Life Insurance Company,Clear Spring Life,Mutual of Omaha,Capitol Life Insurance Company,SILAC,Nassau Life and Annuity Company,Oceanview Life and Annuity,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 | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **3-Year Surrender Period** | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 3 MVA | A | 89 | 20,000 | Single | | | 7.50 | 4.00 | 0% / 10% | 3 yrs | | 0-79: 2.50+<br>80-UP: 2.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 3 CA | A | 89 | 20,000 | Single | | | 7.50 | 4.00 | 0% / 10% | 3 yrs | | 0-79: 2.50+<br>80-UP: 2.50+ |
| OXFORD LIFE INSURANCE COMPANY<br>Select 3 MVA | A | 80 | 20,000 | Single | | | 6.75 | 4.00 | 0% / 10% | 3 yrs | Optional | 18-75: 2.25+<br>76-80: 1.35+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 3 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 8.00 | 3.75 | 10% / 10% | 3 yrs | | 0-75: 2.00+<br>76-80: 1.00+<br>81-UP: 0.50+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 3 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 7.50 | 3.50 | 10% / 10% | 3 yrs | | 0-75: 2.00+<br>76-80: 1.00+<br>81-UP: 0.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 3 MVA *High Band* | A++ | 90 | 150,000 | 1 Year or Less | | | 6.75 | 3.35 | 10% / 10% | 3 yrs | | 0-75: 3.00+<br>76-85: 2.50+<br>86-90: 2.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 3 MVA *Low Band* | A++ | 90 | 50,000 | 1 Year or Less | | | 6.50 | 3.25 | 10% / 10% | 3 yrs | | 0-75: 3.00+<br>76-85: 2.50+<br>86-90: 2.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 3 Non-MVA *High Band* | A++ | 90 | 150,000 | 1 Year or Less | | | 6.25 | 3.20 | 10% / 10% | 3 yrs | | 0-75: 3.00+<br>76-85: 2.50+<br>86-90: 2.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 3 Non-MVA *Low Band* | A++ | 90 | 50,000 | 1 Year or Less | | | 6.00 | 3.10 | 10% / 10% | 3 yrs | | 0-75: 3.00+<br>76-85: 2.50+<br>86-90: 2.00+ |
| **4-Year Surrender Period** | | | | | | | | | | | | |
| GBU LIFE<br>Future Flex Fixed Index Annuity | A- | 95 | 10,000 | FPA | | | | 4.00 | 10% / 10% | 4 yrs | | 0-80: 4.00+<br>81-90: 2.00+<br>91-95: 1.00+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 4 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 8.00 | 3.75 | 10% / 10% | 4 yrs | | 0-75: 2.50+<br>76-80: 1.50+<br>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<br>Ultra Advantage 4 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 7.50 | 3.50 | 10% / 10% | 4 yrs | | 0-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.00+ |
| GBU LIFE<br>Asset Guard Fixed Index Annuity | A- | 95 | 25,000 | Single | | | | 4.00 MYG | 10% / 10% | 4 yrs ↻ | | 0-80: 4.00+<br>81-93: 2.00+<br>94-95: 1.00+ |
| **5-Year Surrender Period** | | | | | | | | | | | | |
| GUARANTY INCOME LIFE<br>WealthChoice 5 MVA | A- | 90 | 20,000 | 1 Year or Less | | | 10.25 | 6.00 | 10% / 10% | 5 yrs | | 0-74: 3.00+<br>75-UP: 1.75+ |
| AXONIC INSURANCE SERVICES<br>Trailhead 5 MVA *High Band* | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 5 yrs | | 0-89: 6.00+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 5 MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.50 | 5.00 | 0% / 10% | 5 yrs | | 0-80: 3.75+<br>81-85: 2.00+<br>86-90: 2.00+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 5 CA MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.40 | 4.95 | 0% / 10% | 5 yrs | | 0-80: 3.75+<br>81-85: 2.00+<br>86-90: 2.00+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketFive Index MVA | B++ | 90 | 10,000 | FPA | | | 8.50 | 4.75 | Int / 10% | 5 yrs | | 0-75: 5.00+<br>76-80: 3.75+<br>81-UP: 2.50+ |
| THE STANDARD<br>Index Select Annuity 5 MVA *Low Band* | A | 93 | 15,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 5 yrs | | 0-80: 3.00+<br>81-84: 1.50+<br>85-90: 1.35+<br>91-UP: 1.35+ |
| THE STANDARD<br>Index Select Annuity 5 MVA *High Band* | A | 93 | 100,000 | Single | | | 9.25 | 4.50 | 0% / 10% | 5 yrs | | 0-80: 3.00+<br>81-84: 1.50+<br>85-90: 1.35+<br>91-UP: 1.35+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 5 MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.50 | 4.50 | 0% / 10% | 5 yrs | | 0-80: 3.75+<br>81-85: 2.00+<br>86-90: 2.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA *High Band* | A | 85 | 100,000 | Single | | | 9.25 | 4.45 | 0% / 10% | 5 yrs | | 18-80: 3.75+<br>81-85: 1.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 5 CA MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.40 | 4.45 | 0% / 10% | 5 yrs | | 0-80: 3.75+<br>81-85: 2.00+<br>86-90: 2.00+ |
| OXFORD LIFE INSURANCE COMPANY<br>Select 5 MVA | A | 80 | 20,000 | Single | | | 8.25 | 4.40 | 0% / 10% | 5 yrs | Optional | 18-75: 3.50+<br>76-80: 2.65+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CAPITOL LIFE INSURANCE COMPANY<br>Summit 5 MVA | A- | 89 | 10,000 | 1 Year or Less | | | 8.50 | 4.25 | 0% / 10% | 5 yrs | | 0-75: 3.75+<br>76-80: 2.00+<br>81-89: 1.00+ |
| SILAC<br>Teton 5 MVA | B | 90 | 10,000 | 1 Year or Less | 2.00 High | | 8.25 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 5 yrs | | 0-75: 5.50+<br>76-80: 4.00+<br>81-85: 2.50+<br>86-90: 1.50+ |
| AXONIC INSURANCE SERVICES<br>Trailhead 5 MVA *Low Band* | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 5 yrs | | 0-89: 6.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA *Low Band* | A | 85 | 25,000 | Single | | | 8.25 | 4.20 | 0% / 10% | 5 yrs | | 18-80: 3.75+<br>81-85: 1.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 5 MVA *High Band* | A++ | 89 | 100,000 | 1 Year or Less | | | 9.25 | 4.00 | 10% / 10% | 5 yrs | | 0-75: 4.00+<br>18-75: 4.00+<br>76-85: 3.00+<br>76-85: 3.00+<br>86-UP: 2.00+<br>86-UP: 2.00+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 5 MVA | A | 89 | 20,000 | Single | | | 9.25 | 4.00 | 0% / 10% | 5 yrs | | 0-79: 4.50+<br>80-UP: 4.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 5 CA | A | 89 | 20,000 | Single | | | 9.25 | 4.00 | 0% / 10% | 5 yrs | | 0-79: 4.50+<br>80-UP: 4.50+ |
| SILAC<br>Teton 5 State Variation MVA | B | 90 | 10,000 | 1 Year or Less | 2.00 High | | 7.75 | -0.25<br>4.00<br>↓<br>3.75 | 0% / 5% | 5 yrs | | 0-75: 5.50+<br>76-80: 4.00+<br>81-85: 2.50+<br>86-90: 1.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 5 MVA *Low Band* | A++ | 89 | 10,000 | 1 Year or Less | | | 8.75 | 3.80 | 10% / 10% | 5 yrs | | 0-75: 4.00+<br>18-75: 4.00+<br>76-85: 3.00+<br>76-85: 3.00+<br>86-UP: 2.00+<br>86-UP: 2.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 5 MVA | A | 85 | 5,000 | FPA | | | 6.75 | 3.75 | Int / 10% | 5 yrs | | 18-75: 3.75+<br>76-80: 2.81+<br>81-UP: 1.88+ |
| THE STANDARD<br>Enhanced Choice Index Plus 5 CA | A | 93 | 15,000 | Single | | | 8.75 | 3.75 | 0% / 10% | 5 yrs | | 0-80: 5.00+<br>81-85: 2.50+<br>86-90: 1.25+<br>91-93: 1.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MUTUAL OF OMAHA<br>Ultra Advantage 5 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.75 | 10% / 10% | 5 yrs | | 0-75: 3.50+<br>76-80: 2.50+<br>81-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 5 Non-MVA *High Band* | A++ | 89 | 100,000 | 1 Year or Less | | | 8.75 | 3.50 | 10% / 10% | 5 yrs | | 0-75: 4.00+<br>18-75: 4.00+<br>76-85: 3.00+<br>76-85: 3.00+<br>86-UP: 2.00+<br>86-UP: 2.00+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 5 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.50 | 10% / 10% | 5 yrs | | 0-75: 3.50+<br>76-80: 2.50+<br>81-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 5 Non-MVA *Low Band* | A++ | 89 | 10,000 | 1 Year or Less | | | 8.50 | 3.40 | 10% / 10% | 5 yrs | | 0-75: 4.00+<br>18-75: 4.00+<br>76-85: 3.00+<br>76-85: 3.00+<br>86-UP: 2.00+<br>86-UP: 2.00+ |
| NATIONAL LIFE GROUP<br>Zenith Growth 5 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 9.25 | 3.10 | 0% / 10% | 5 yrs | | 0-75: 3.50+<br>76-80: 2.63+<br>81-85: 1.75+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 5 Annuity MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 5 yrs | | 0-75: 7.00<br>76-80: 5.75<br>81-UP: 3.50 |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 5 Annuity Growth Benefit MVA | B++ | 85 | 5,000 | Single | | | | 3.00 | 0% / 10% | 5 yrs | | 0-75: 7.00+<br>76-80: 5.75+<br>81-UP: 3.50+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 5 Annuity Income Multiplier MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 5 yrs | Included | 0-75: 7.00+<br>76-80: 5.75+<br>81-UP: 3.50+ |
| SILAC<br>Teton Bonus 5 MVA | B | 90 | 10,000 | 1 Year or Less | 4.50 to 9.00 | | 6.25 | -0.25<br>3.00<br>↓<br>2.75 | 0% / 5% | 5 yrs | | 0-75: 5.50+<br>76-80: 4.00+<br>81-85: 2.50+<br>86-90: 1.50+ |
| NATIONAL LIFE GROUP<br>Flex Secure Growth 5 MVA | A+ | 85 | 5,000 | FPA | | | 8.50 | 2.80 | 0% / 10% | 5 yrs | | 0-75: 3.50+<br>76-80: 2.63+<br>81-UP: 1.75+ |

# Fixed Indexed Annuities

**FSD Insurance Services - 800-373-9697**

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>Teton Bonus 5 State Variation MVA | B | 90 | 10,000 | 1 Year or Less | 4.50 to 9.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 5 yrs | | 0-75: 5.50+<br>76-80: 4.00+<br>81-85: 2.50+<br>86-90: 1.50+ |
| THE STANDARD<br>Enhanced Choice Index Plus 5 MVA | A | 93 | 15,000 | Single | | | 8.75 | 3.75<br>MYG | 0% / 10% | 5 yrs | | 0-80: 5.00+<br>81-85: 2.50+<br>86-90: 1.25+<br>91-93: 1.00+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Plus+ (86-90) *FEE* MVA | B++ | 90 | 5,000 | Single | | | 4.10 | 3.00<br>MYG | 0% / 0% | 5 yrs | | 86-90: 1.60+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA | B++ | 90 | 5,000 | Single | | | 4.10 | 3.00<br>MYG | 0% / 0% | 5 yrs | | 0-80: 2.25+<br>81-86: 1.60+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Plus+ *FEE FOR WAIVERS* MVA | B++ | 85 | 5,000 | Single | | | 4.10 | 3.00<br>MYG | 0% / 0% | 5 yrs | | 0-80: 2.25+<br>81-85: 1.60+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 5 MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | | 3.70<br>MYG | 10% / 10% | 5 yrs | | 0-75: 5.00+<br>76-80: 3.75+<br>81-85: 2.85+ |
| 7-Year Surrender Period | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | | 9.00 | 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+<br>80-UP: 5.25+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 7 CA | A | 84 | 20,000 | Single | | | 9.00 | 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+<br>80-UP: 5.25+ |
| GUARANTY INCOME LIFE<br>WealthChoice 7 MVA | A- | 90 | 20,000 | 1 Year or Less | | | 10.25 | 7.00 | 10% / 10% | 7 yrs | Optional | 0-74: 4.50+<br>75-UP: 2.25+ |
| AXONIC INSURANCE SERVICES<br>Trailhead 7 MVA *High Band* | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 7 yrs | | 0-89: 6.75+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketSeven Index MVA | B++ | 85 | 10,000 | FPA | | | 9.00 | 5.00 | Int / 10% | 7 yrs | | 40-75: 5.50+<br>76-80: 4.13+<br>81-UP: 2.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 7 MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.50 | 5.00 | 0% / 10% | 7 yrs | | 0-80: 5.00+<br>81-85: 2.75+<br>86-90: 2.00+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 7 CA MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.40 | 4.95 | 0% / 10% | 7 yrs | | 0-80: 5.00<br>81-85: 2.75<br>86-90: 2.00 |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>Denali 7 MVA | B | 90 | 10,000 | 1 Year or Less | 3.00 High | | 9.00 | -0.25<br>4.75<br>↓<br>4.50 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Evolve 7 MVA | B | 85 | 10,000 | 1 Year or Less | 3.00 | | 9.00 | -0.25<br>4.75<br>↓<br>4.50 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA *High Band* | A | 85 | 100,000 | Single | | | 9.50 | 4.60 | 0% / 10% | 7 yrs | | 18-80: 5.00+<br>81-85: 2.75+ |
| CLEAR SPRING LIFE<br>Highlander 7 MVA | A- | 80 | 5,000 QL<br>10,000 NQ | 1 Year or Less | | | 9.75 | 4.50 | 0% / 10% | 7 yrs | | 0-75: 5.00+<br>76-80: 4.00+ |
| THE STANDARD<br>Index Select Annuity 7 MVA *Low Band* | A | 90 | 15,000 | Single | | | 9.25 | 4.50 | 0% / 10% | 7 yrs | | 0-80: 4.00+<br>81-85: 2.00+<br>86-90: 1.45+ |
| THE STANDARD<br>Index Select Annuity 7 MVA *High Band* | A | 90 | 100,000 | Single | | | 9.50 | 4.50 | 0% / 10% | 7 yrs | | 0-80: 4.00+<br>81-85: 2.00+<br>86-90: 1.45+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>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+<br>76-80: 5.25+<br>81-85: 5.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 7 MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.50 | 4.50 | 0% / 10% | 7 yrs | | 0-80: 5.00+<br>81-85: 2.75+<br>86-90: 2.00+ |
| SILAC<br>Teton 7 MVA | B | 90 | 10,000 | 1 Year or Less | 3.00 High | | 8.25 | -0.25<br>4.50<br>↓<br>4.25 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 7 CA MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.40 | 4.45 | 0% / 10% | 7 yrs | | 0-80: 5.00<br>81-85: 2.75<br>86-90: 2.00 |
| OXFORD LIFE INSURANCE COMPANY<br>Select 7 MVA | A | 80 | 20,000 | Single | | | 8.50 | 4.40 | 0% / 10% | 7 yrs | Optional | 18-75: 5.00+<br>76-80: 4.10+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Summit 7 MVA | A- | 85 | 10,000 | 1 Year or Less | | | 8.75 | 4.40 | 0% / 10% | 7 yrs | | 0-75: 5.50+<br>76-80: 4.50+<br>81-UP: 1.75+ |

| 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<br>Athene Performance Elite 7 MVA | A+ | 83 | 10,000 | Single | | | 8.25 | 4.35 | 10% / 10% | 7 yrs | | 0-70: 5.00+<br>71-75: 4.50+<br>76-80: 3.50+<br>81-UP: 3.00+ |
| ATHENE IA<br>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+<br>71-75: 4.50+<br>76-80: 3.50+<br>81-UP: 3.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA *Low Band* | A | 85 | 25,000 | Single | | | 8.50 | 4.35 | 0% / 10% | 7 yrs | | 18-80: 5.00+<br>81-85: 2.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>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+<br>76-80: 5.25+<br>81-85: 5.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>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+<br>76-80: 5.25+<br>81-85: 5.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Legend 7 MVA *High Band* | A++ | 85 | 100,000 | FPA | | | 10.00 | 4.25 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+<br>76-80: 3.00+<br>81-UP: 3.00+ |
| SILAC<br>Denali 7 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 90 | 10,000 | 1 Year or Less | 3.00 High | | 7.75 | -0.25<br>4.25<br>4.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Denali 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA | B | 90 | 10,000 | 1 Year or Less | 3.00 High | | 8.50 | -0.25<br>4.25<br>4.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Evolve 7 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 80 | 10,000 | 1 Year or Less | 3.00 | | 7.75 | -0.25<br>4.25<br>4.00 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |
| SILAC<br>Evolve 7 (CO,DE,IN,MO,NV,SC) MVA | B | 80 | 10,000 | 1 Year or Less | 3.00 | | 8.50 | -0.25<br>4.25<br>4.00 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |
| SILAC<br>Teton 7 State Variation MVA | B | 90 | 10,000 | 1 Year or Less | 3.00 High | | 7.75 | -0.25<br>4.25<br>4.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |

# Fixed Indexed Annuities

## FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| AXONIC INSURANCE SERVICES<br>Trailhead 7 MVA *Low Band* | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 7 yrs | | 0-89: 6.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>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+<br>76-80: 5.25+<br>81-85: 5.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Legend 7 MVA *Low Band* | A++ | 85 | 10,000 | FPA | | | 9.50 | 4.05 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+<br>76-80: 3.00+<br>81-UP: 3.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Legend 7 Non-MVA *High Band* | A++ | 85 | 100,000 | FPA | | | 9.50 | 4.05 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+<br>76-80: 3.00+<br>81-UP: 3.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 7 MVA | A | 85 | 5,000 | FPA | | | 7.50 | 4.00 | Int / 10% | 7 yrs | | 18-75: 4.50+<br>76-80: 3.38+<br>81-UP: 2.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Legend 7 Non-MVA *Low Band* | A++ | 85 | 10,000 | FPA | | | 9.25 | 3.90 | 10% / 10% | 7 yrs | Optional | 0-75: 5.00+<br>76-80: 3.00+<br>81-UP: 3.00+ |
| THE STANDARD<br>Enhanced Choice Index Plus 7 CA | A | 90 | 15,000 | Single | | | 9.25 | 3.75 | 0% / 10% | 7 yrs | | 0-80: 6.00+<br>81-85: 3.00+<br>86-90: 1.50+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 7 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.75 | 10% / 10% | 7 yrs | | 0-75: 5.00+<br>76-80: 3.75+<br>81-UP: 2.50+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.25+<br>81-UP: 3.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.25+<br>81-UP: 3.00+ |
| SILAC<br>Denali Bonus 7 MVA | B | 90 | 10,000 | 1 Year or Less | 5.00 to 13.00 | | 6.75 | -0.25<br>3.50<br>↓<br>3.25 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Evolve 7 Bonus MVA | B | 85 | 10,000 | 1 Year or Less | 8.00 to 13.00 | | 6.75 | -0.25<br>3.50<br>↓<br>3.25 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |

# Fixed Indexed Annuities

## FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MUTUAL OF OMAHA<br>Ultra Advantage 7 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.50 | 10% / 10% | 7 yrs | | 0-75: 5.00+<br>76-80: 3.75+<br>81-UP: 2.50+ |
| NATIONAL LIFE GROUP<br>Zenith Growth 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 10.25 | 3.25 | 0% / 10% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+ |
| NATIONAL LIFE GROUP<br>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<br>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<br>Symetra Income Edge MVA *High Band* | A | 85 | 100,000 | Single | | | 5.25 | 3.15 | 10% / 10% | 7 yrs | Included | 50-75: 6.00+<br>76-UP: 5.00+ |
| ATHENE IA<br>Agility 7 CA MVA | A+ | 83 | 10,000 | Single | | | 4.75 | 3.00 | 10% / 10% | 7 yrs | Included | 0-70: 4.50<br>71-75: 4.00<br>76-80: 3.50<br>81-UP: 3.00 |
| ATHENE IA<br>Athene Performance Elite® 7 CA MVA | A+ | 83 | 10,000 | Single | | | 8.25 | 3.00 | 10% / 10% | 7 yrs | | 0-70: 5.00<br>71-75: 4.50<br>76-80: 3.50<br>81-UP: 3.00 |
| ATHENE IA<br>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<br>71-75: 4.50<br>76-80: 3.50<br>81-UP: 3.00 |
| SILAC<br>Denali Bonus 7 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA | B | 90 | 10,000 | 1 Year or Less | 5.00 to 13.00 | | 6.25 | -0.25<br>3.00<br>↓<br>2.75 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Evolve 7 Bonus (CO,DE,IN,MO,NV,SC) MVA | B | 80 | 10,000 | 1 Year or Less | 8.00 to 13.00 | | 6.25 | -0.25<br>3.00<br>↓<br>2.75 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 7 Annuity MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 7 yrs | | 0-75: 7.50<br>76-80: 6.25<br>81-UP: 4.00 |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 7 Annuity Growth Benefit MVA | B++ | 85 | 5,000 | Single | | | | 3.00 | 0% / 10% | 7 yrs | | 0-75: 7.50+<br>76-80: 6.25+<br>81-UP: 4.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 7 Annuity Income Multiplier MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 7 yrs | Included | 0-75: 7.50+<br>76-80: 6.25+<br>81-UP: 4.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Income Edge MVA *Low Band* | A | 85 | 10,000 | Single | | | 5.00 | 3.00 | 10% / 10% | 7 yrs | Included | 50-75: 6.00+<br>76-UP: 5.00+ |
| SILAC<br>Teton Bonus 7 MVA | B | 90 | 10,000 | 1 Year or Less | 5.00 to 15.00 | | 6.50 | -0.25<br>3.00<br>↓<br>2.75 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| NATIONAL LIFE GROUP<br>Flex Secure Growth 7 MVA | A+ | 85 | 5,000 | FPA | | | 8.75 | 2.90 | 0% / 10% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-UP: 3.00+ |
| SILAC<br>Denali Bonus 7<br>(AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 90 | 10,000 | 1 Year or Less | 5.00 to 13.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| SILAC<br>Evolve 7 Bonus<br>(AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 80 | 10,000 | 1 Year or Less | 8.00 to 13.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 7 yrs | Optional | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-UP: 1.75+ |
| SILAC<br>Teton Bonus 7 State Variation MVA | B | 90 | 10,000 | 1 Year or Less | 5.00 to 15.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.25+<br>81-85: 3.00+<br>86-90: 1.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 MVA | A | 80 | 5,000 QL<br>10,000 NQ | FPA | 11.00 | | 6.00 | 2.70 | 10% / 10% | 7 yrs | Optional | 0-75: 5.25+<br>76-UP: 4.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 CA | A | 80 | 5,000 QL<br>10,000 NQ | FPA | 11.00 | | 6.00 | 2.70 | 10% / 10% | 7 yrs | Optional | 0-75: 5.25+<br>76-UP: 4.25+ |
| ATHENE IA<br>Agility 7 MVA | A+ | 83 | 10,000 | Single | | | 4.75 | 2.60 | 10% / 10% | 7 yrs | Included | 0-70: 4.50+<br>71-75: 4.00+<br>76-80: 3.50+<br>81-UP: 3.00+ |
| NATIONAL LIFE GROUP<br>Growth Driver 7 MVA | A+ | 75 | 25,000 | 1 Year or Less | 7.00 | | 7.00 | 2.50 | 0% / 10% | 7 yrs | | 0-UP: 6.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA *High Band* | A | 80 | 100,000 | Single | | | 4.60 | 2.40 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NATIONAL LIFE GROUP<br>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+<br>76-80: 4.50+<br>81-85: 3.00+ |
| SILAC<br>VEGA 7 MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.25 | 0.00<br>2.25<br>2.25 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>86-90: 2.00+ |
| SILAC<br>VEGA Bonus 7 MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.50 | 0.00<br>2.25<br>2.25 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>86-90: 2.00+ |
| SILAC<br>VEGA Bonus 7 (CO,DE,IN,MA,MO,MD,NV.SC,TX) MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.50 | 0.00<br>2.25<br>2.25 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>86-90: 2.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA *Low Band* | A | 80 | 25,000 | Single | | | 3.60 | 2.15 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |
| WESTERN UNITED LIFE INS. CO..<br>New Horizon Plus 7 MVA | B++ | 80 | 10,000 | Single | | | 7.75 | 2.00 | 0% / 5% | 7 yrs | | See Notes |
| SILAC<br>VEGA 7 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.00 | 0.00<br>2.00<br>2.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>86-90: 2.00+ |
| SILAC<br>VEGA 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.25 | 0.00<br>2.00<br>2.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>76-80: 2.00+<br>81-90: 3.00+ |
| SILAC<br>VEGA Bonus 7 (AK,ID,MN,MT,OH.OR,PA,UT,WA) MVA | B | 90 | 10,000 | 1 Year or Less | | | 5.25 | 0.00<br>2.00<br>2.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+<br>76-80: 4.50+<br>81-85: 3.00+<br>86-90: 2.00+ |
| WESTERN UNITED LIFE INS. CO..<br>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.<br>California IncomeShield 7 MVA | A | 80 | 5,000 | FPA | | | 2.75 | 1.70 | Int / 10% | 7 yrs | Included | 40-75: 5.00+<br>76-81: 3.75+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 7 MVA | A | 80 | 5,000 | FPA | | | 2.75 | 1.70 | Int / 10% | 7 yrs | Included | 40-75: 5.00+<br>76-UP: 3.75+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ATHENE IA<br>AccuMax 7 MVA *Low Band* | A+ | 83 | 10,000 | Single | | | | 3.10 MYG | 10% / 10% | 7 yrs | | 0-70: 5.00+<br>71-75: 4.50+<br>76-80: 3.50+<br>81-UP: 3.00+ |
| ATHENE IA<br>AccuMax 7 MVA *High Band* | A+ | 83 | 100,000 | Single | | | | 3.35 MYG | 10% / 10% | 7 yrs | | 0-70: 5.00+<br>71-75: 4.50+<br>76-80: 3.50+<br>81-UP: 3.00+ |
| THE STANDARD<br>Enhanced Choice Index Plus 7 MVA | A | 90 | 15,000 | Single | | | 9.25 | 3.75 MYG | 0% / 10% | 7 yrs | | 0-80: 6.00+<br>81-85: 3.00+<br>86-90: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 7 MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | | 3.70 MYG | 10% / 10% | 7 yrs | | 0-75: 7.75+<br>76-80: 5.50+<br>81-85: 4.50+ |
| **9-Year Surrender Period** | | | | | | | | | | | | |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 CA MVA | A | 80 | 5,000 | FPA | | | 8.00 | 4.00 | Int / 10% | 9 yrs | | 18-75: 7.00+<br>76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>California IncomeShield 9 MVA | A | 80 | 5,000 | FPA | 10.00 | | 3.50 | 2.10 | Int / 10% | 9 yrs | | 18-75: 7.00+<br>76-UP: 5.45+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 Bonus CA MVA | A | 80 | 5,000 | FPA | 15.00 | | 4.50 | 2.00 | Int / 10% | 9 yrs | | 18-75: 7.00+<br>76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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+<br>76-UP: 5.45+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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+ |
| **10-Year Surrender Period** | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | | 9.50 | 9.00 | 0% / 10% | 10 yrs | | 0-79: 7.50+<br>80-UP: 7.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview FIA 10 CA | A | 84 | 20,000 | Single | | | 9.50 | 9.00 | 0% / 10% | 10 yrs | | 0-79: 7.50+<br>80-UP: 7.50+ |
| GUARANTY INCOME LIFE<br>WealthChoice 10 MVA | A- | 80 | 20,000 | 1 Year or Less | | | 8.25 | 8.00 | 10% / 10% | 10 yrs | Optional | 0-74: 6.50+<br>75-UP: 4.00+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketValue Index MVA | B++ | 85 | 10,000 | FPA | | | 10.00 | 5.25 | Int / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.25+<br>81-UP: 3.50+ |



Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| AXONIC INSURANCE SERVICES<br>Trailhead 10 MVA *High Band* | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 10 yrs | | 0-89: 7.50+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Bridge LTC Annuity MVA | B++ | | | FPA | | | 9.00 | 5.00 | 0% / 10% | 10 yrs | | 55-75: 9.00+<br>76-80: 6.75+ |
| SILAC<br>Denali 10 MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 High | | 10.00 | -0.25<br>5.00<br>4.75 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| SILAC<br>Evolve 10 MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 | | 10.00 | -0.25<br>5.00<br>4.75 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 10 MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.50 | 5.00 | 0% / 10% | 10 yrs | | 0-80: 7.00+<br>81-85: 3.75+<br>86-90: 2.00+ |
| GUARANTY INCOME LIFE<br>WealthChoice 10 with Premium Bonus MVA | A- | 80 | 20,000 | 1 Year or Less | 10.00 | | 6.00 | 5.00 | 10% / 10% | 10 yrs | | 0-74: 6.50+<br>75-UP: 4.00+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 10 CA MVA *High Band* | A- | 90 | 75,000 | Single | | | 10.40 | 4.95 | 0% / 10% | 10 yrs | | 0-80: 7.00<br>81-85: 3.75<br>86-90: 2.00 |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Conservative Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | | 4.75 | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA *High Band* | A | 75 | 100,000 | Single | | | 9.50 | 4.65 | 0% / 10% | 10 yrs | | 18-75: 7.00+ |
| CLEAR SPRING LIFE<br>ClearFlex MVA | A- | 80 | 5,000 QL<br>10,000 NQ | FPA | | | 10.25 | 4.60 | 10% / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.00+ |
| OXFORD LIFE INSURANCE COMPANY<br>Select 10 MVA | A | 80 | 10,000 | Single | | | 8.90 | 4.60 | 0% / 10% | 10 yrs | Optional | 18-75: 6.50+<br>76-80: 5.00+ |
| THE STANDARD<br>Index Select Annuity 10 MVA *Low Band* | A | 80 | 15,000 | Single | | | 8.75 | 4.50 | 0% / 10% | 10 yrs | | 0-UP: 5.00+ |
| THE STANDARD<br>Index Select Annuity 10 MVA *High Band* | A | 80 | 100,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 10 yrs | | 0-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 5.00+<br>81-UP: 3.25+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+<br>81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+<br>81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 10 MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.50 | 4.50 | 0% / 10% | 10 yrs | | 0-80: 7.00+<br>81-85: 3.75+<br>86-90: 2.00+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>SmartBoost Index MVA | B++ | 80 | 10,000 | Single | | | 8.00 | 4.50 | 0% / 7% | 10 yrs | | 0-75: 7.00+<br>76-UP: 5.25+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Summit 10 MVA | A- | 80 | 10,000 | FPA 3.00 | | | 9.00 | 4.50 | 0% / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.00+ |
| SILAC<br>Teton 10 MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 High | | 8.25 | -0.25<br>4.50<br>↓<br>4.25 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Sage Accumulator 10 CA MVA *Low Band* | A- | 90 | 25,000 | Single | | | 9.40 | 4.45 | 0% / 10% | 10 yrs | | 0-80: 7.00<br>81-85: 3.75<br>86-90: 2.00 |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA *Low Band* | A | 75 | 25,000 | Single | | | 8.50 | 4.40 | 0% / 10% | 10 yrs | | 18-75: 7.00+ |
| SILAC<br>Denali 10 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 High | | 7.75 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |



Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>Denali 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 High | | 9.00 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| SILAC<br>Evolve 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 | | 7.75 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| SILAC<br>Evolve 10 (CO,DE,IN,MO,NV,SC) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 | | 9.00 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Builder MVA *High Band* | A | 78 | 100,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 10 yrs | | 18-75: 7.00+<br>76-78: 5.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>Safe Return ROP | A++ | 85 | 25,000 | 1 Year or Less | | | 8.00 | 4.25 | 10% / 10% | 10 yrs | | 18-75: 6.00+<br>76-80: 4.60+<br>81-UP: 4.60+ |
| SILAC<br>Teton 10 State Variation MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 High | | 7.75 | -0.25<br>4.25<br>↓<br>4.00 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| AXONIC INSURANCE SERVICES<br>Trailhead 10 MVA *Low Band* | A- | 89 | 20,000 | Single | | | 9.50 | 4.25 | 0% / 10% | 10 yrs | | 0-89: 7.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>BalanceShield 10 MVA | A | 80 | 10,000 | Single | | | | 4.05 | 0% / 10% | 10 yrs | | 17-75: 7.00+<br>76-80: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 10 MVA | A | 80 | 5,000 | FPA | | | 8.00 | 4.00 | Int / 10% | 10 yrs | | 18-75: 7.00+<br>76-UP: 5.25+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Builder MVA *Low Band* | A | 78 | 25,000 | Single | | | 8.50 | 4.00 | 0% / 10% | 10 yrs | | 18-75: 7.00+<br>76-78: 5.00+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | 14.00 | | | 4.00 | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE | A | 85 | 5,000 QL<br>10,000 NQ | Single | 20.00 | 0.95 | | 4.00 | 10% / 10% | 10 yrs | | 0-75: 7.25<br>76-80: 5.25<br>81-UP: 4.75 |
| SENTINEL SECURITY LIFE INS. CO.<br>Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE | B++ | 85 | 5,000 | Single | 5.00 | 0.95 | 5.95 | 3.95 | 0% / 10% | 10 yrs | | 0-75: 8.25+<br>76-80: 7.00+<br>81-UP: 6.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Stride MVA | A | 80 | 25,000 | Single | | | 10.50 | 0.00<br>3.85<br>3.85 | 0% / 7% | 10 yrs | Optional | 0-75: 7.00+<br>76-80: 4.00+ |
| OXFORD LIFE INSURANCE COMPANY<br>Royal Select MVA | A | 80 | 10,000 | Single | 8.00 | | 7.60 | 3.80 | Int / 10% | 10 yrs | Optional | 18-75: 6.50+<br>76-80: 5.00+ |
| SILAC<br>Denali Bonus 10 MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 to 20.00 | | 7.25 | -0.25<br>3.75<br>3.50 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| SILAC<br>Evolve 10 Bonus MVA | B | 85 | 10,000 | 1 Year or Less | 10.00 to 20.00 | | 7.25 | -0.25<br>3.75<br>3.50 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 10 MVA | A+ | 80 | 10,000 | 1 Year or Less | | | 9.00 | 3.75 | 10% / 10% | 10 yrs | | 0-75: 7.00+<br>76-UP: 4.75+ |
| CLEAR SPRING LIFE<br>Highlander MVA | A- | 80 | 5,000 QL<br>10,000 NQ | 1 Year or Less | 10.00 | | 7.50 | 3.60 | 0% / 10% | 10 yrs | Optional | 0-75: 7.00+<br>76-80: 5.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 MVA | A | 80 | 5,000 | FPA | | | 5.75 | 3.50 | Int / 10% | 10 yrs | Included | 18-75: 7.00+<br>76-UP: 5.45+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketFuture Income MVA | B++ | 80 | 10,000 | FPA | | | 6.00 | 3.50 | 10% / 10% | 10 yrs | Included | 45-75: 7.00+<br>76-UP: 5.25+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketTen Bonus Index MVA, ROP | B++ | 80 | 5,000 QL<br>10,000 NQ | FPA | 11.00 | | 6.00 | 0.00<br>3.50<br>3.50 | Int / 10% | 10 yrs | | 0-75: 7.00+<br>76-UP: 5.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Custom Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | 8.25 | 3.50 | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Summit 10 Bonus MVA | A- | 80 | 10,000 | FPA 3.00 | 8.00 | | 7.00 | 3.50 | 0% / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.00+ |
| MUTUAL OF OMAHA<br>Ultra Advantage 10 With ROP MVA, ROP | A+ | 80 | 10,000 | 1 Year or Less | | | 8.50 | 3.50 | 10% / 10% | 10 yrs | | 0-75: 7.00+<br>76-UP: 4.75+ |
| CLEAR SPRING LIFE<br>ViStar MVA | A- | 80 | 5,000 QL<br>10,000 NQ | 1 Year or Less | | | 6.00 | 3.50 | 0% / 10% | 10 yrs | Optional | 0-75: 7.00+<br>76-80: 5.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NATIONAL LIFE GROUP<br>Zenith Growth 10 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 10.50 | 3.35 | 0% / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.25+<br>81-85: 3.50+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 5.00+<br>81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 5.00+ |
| NATIONAL LIFE GROUP<br>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<br>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+ |
| SILAC<br>Denali Bonus 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 to 20.00 | | 6.50 | -0.25<br>3.25<br>↓<br>3.00 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| SILAC<br>Evolve 10 Bonus (CO,DE,IN,MO,NV,SC) MVA | B | 80 | 10,000 | 1 Year or Less | 10.00 to 20.00 | | 6.50 | -0.25<br>3.25<br>↓<br>3.00 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+<br>81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Bonus Annuity Plus Group A MVA, ROP, FEE | B++ | 85 | 15,000 | Single | 15.00 to 21.00 | 0.95 | 7.00 | 3.20 | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.00+<br>81-UP: 3.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Bonus Annuity Plus Group B MVA, ROP, FEE | B++ | 85 | 15,000 | Single | 15.00 to 21.00 | 0.95 | 6.75 | 3.20 | 5% / 5% | 10 yrs | | 0-75: 7.00+<br>76-80: 4.75+<br>81-UP: 3.25+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SENTINEL SECURITY LIFE INS. CO.<br>Accumulation Protector Plus MVA | B++ | 85 | 5,000 | Single | 5.00 | | 5.00 | 3.00 | 0% / 5% | 10 yrs | | 0-75: 8.25+<br>76-80: 7.00+<br>81-UP: 6.00+ |
| ATHENE IA<br>Agility 10 CA MVA | A+ | 80 | 10,000 | Single | | | 5.00 | 3.00 | 10% / 10% | 10 yrs | Included | 0-70: 6.50+<br>71-75: 6.00+<br>76-80: 5.50+ |
| ATHENE IA<br>Athene Performance Elite 10 CA MVA | A+ | 78 | 10,000 | Single | 13.00 | | 5.50 | 3.00 | 0% / 5% | 10 yrs | | 0-70: 7.00+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>Athene Performance Elite® 10 Plus CA MVA, ROP, FEE | A+ | 78 | 10,000 | Single | 17.00 | 0.95 | 5.50 | 3.00 | 10% / 10% | 10 yrs | | 0-70: 7.00+<br>71-75: 6.60+<br>76-UP: 5.50+ |
| NATIONAL LIFE GROUP<br>Flex Secure Growth 10 MVA | A+ | 85 | 5,000 | FPA | | | 9.00 | 3.00 | 0% / 10% | 10 yrs | | 0-75: 7.00+<br>76-80: 5.25+<br>81-UP: 3.50+ |
| NATIONAL LIFE GROUP<br>Flex Select Income Max Bonus MVA | A+ | 75 | 5,000 | FPA | | | 9.00 | 3.00 | 0% / 10% | 10 yrs | Included | 0-75: 7.00+<br>76-80: 5.25+<br>81-UP: 3.50+ |
| NATIONAL LIFE GROUP<br>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+<br>76-80: 5.25+<br>81-UP: 3.50+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA | B++ | 85 | 5,000 | 1 Year or Less | 6.00 to 10.00 | | | 3.00 | 0% / 10% | 10 yrs | Included | 0-75: 7.50+<br>76-85: 5.50+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA | B++ | 85 | 5,000 | 1 Year or Less | | | | 3.00 | 0% / 10% | 10 yrs | Included | 0-75: 7.50+<br>76-85: 5.50+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Guaranteed Income Annuity 10 with Legacy Benefit Rider MVA | B++ | 85 | 5,000 | 1 Year or Less | 3.00 to 10.00 | | | 3.00 | 0% / 10% | 10 yrs | | 0-75: 7.50+<br>76-85: 5.50+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketEarly Income MVA | B++ | 80 | 10,000 | FPA | | | 5.00 | 3.00 | 0% / 10% | 10 yrs | Included | 45-75: 7.00+<br>76-UP: 5.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 5.00+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 10 Annuity MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 10 yrs | | 0-75: 8.00<br>76-80: 6.75<br>81-UP: 5.75 |

# Fixed Indexed Annuities



| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 10 Annuity Growth Benefit MVA | B++ | 85 | 5,000 | Single | | | | 3.00 | 0% / 10% | 10 yrs | | 0-75: 8.00+<br>76-80: 6.75+<br>81-UP: 5.75+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Retirement Plus Multiplier℠ 10 Annuity Income Multiplier MVA | B++ | 85 | 5,000 | Single | | | 5.00 | 3.00 | 0% / 10% | 10 yrs | Included | 0-75: 8.00+<br>76-80: 6.75+<br>81-UP: 5.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | 14.00 | | 5.25 | 3.00 | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE | A | 85 | 5,000 QL<br>10,000 NQ | Single | 20.00 | 0.95 | 5.25 | 3.00 | 10% / 10% | 10 yrs | | 0-75: 7.25<br>76-80: 5.25<br>81-UP: 4.75 |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 10 MVA | A | 80 | 5,000 QL<br>10,000 NQ | FPA | 1.00 | | 7.00 | 3.00 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+<br>76-UP: 5.50+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 10 CA | A | 80 | 5,000 QL<br>10,000 NQ | FPA | 1.00 | | 7.00 | 3.00 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00<br>76-UP: 5.50 |
| SILAC<br>Teton Bonus 10 MVA | B | 85 | 10,000 | 1 Year or Less | 5.00<br>to 20.00 | | 6.50 | -0.25<br>3.00<br>↓<br>2.75 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| ATHENE IA<br>Athene Performance Elite 10 MVA | A+ | 78 | 10,000 | Single | 4.00<br>to 14.00 | | 5.50 | 2.90 | 0% / 5% | 10 yrs | | 0-70: 7.00+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>Athene Performance Elite 10 Plus MVA, ROP, FEE | A+ | 78 | 10,000 | Single | 8.00<br>to 20.00 | 0.95 | 5.50 | 2.90 | 10% / 10% | 10 yrs | | 0-70: 7.00+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>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+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>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+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>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+<br>71-75: 6.50+<br>76-UP: 5.50+ |
| ATHENE IA<br>Agility 10 MVA | A+ | 80 | 10,000 | Single | | | 5.00 | 2.80 | 10% / 10% | 10 yrs | Included | 0-70: 6.50+<br>71-75: 6.00+<br>76-80: 5.50+ |



Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+<br>81-UP: 2.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Personal Protection Choice℠ Group C MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.80 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+<br>76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Personal Protection Choice℠ Group D MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.80 | 10% / 10% | 10 yrs | | 0-75: 7.00+<br>76-UP: 4.75+ |
| SILAC<br>Denali Bonus 10<br>(AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 to 17.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| SILAC<br>Evolve 10 Bonus<br>(AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 80 | 10,000 | 1 Year or Less | 10.00 to 17.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.75+<br>81-UP: 4.25+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketEdge Bonus Index MVA | B++ | 80 | 10,000 | 1 Year or Less | 11.00 | | 5.50 | -0.50<br>2.75<br>↓<br>2.25 | Int / 10% | 10 yrs | | 0-75: 7.00+<br>76-UP: 5.25+ |
| SILAC<br>Teton Bonus 10 State Variation MVA | B | 85 | 10,000 | 1 Year or Less | 5.00 to 20.00 | | 5.75 | -0.25<br>2.75<br>↓<br>2.50 | 0% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.75+<br>81-85: 4.25+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Personal Protection Choice℠ Group B MVA, ROP | B++ | 80 | 15,000 | Single | | | 5.50 | 2.70 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+<br>76-UP: 4.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA *High Band* | A | 75 | 100,000 | Single | | | 4.90 | 2.65 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| NATIONAL LIFE GROUP<br>Growth Driver 10 MVA | A+ | 75 | 25,000 | 1 Year or Less | 10.00 | | 7.50 | 2.55 | 0% / 10% | 10 yrs | | 0-UP: 7.00+ |

Fixed Annuity News & Reviews

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697

Independent Wholesaler AnnuityExperts.com FSD Insurance Services | Fixed Annuities & Life | 800-373-9697

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NATIONAL LIFE GROUP<br>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+<br>76-80: 5.25+<br>81-UP: 3.50+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA *Low Band* | A | 75 | 25,000 | Single | | | 3.90 | 2.40 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| WESTERN UNITED LIFE INS. CO..<br>New Horizon Plus 10 MVA | B++ | 80 | 10,000 | Single | | | 8.00 | 2.25 | 0% / 5% | 10 yrs | | See Notes |
| SILAC<br>VEGA 10 MVA | B | 85 | 10,000 | 1 Year or Less | | | 5.25 | 0.00<br>2.25<br>2.25 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-85: 3.75+ |
| SILAC<br>VEGA 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA | B | 85 | 10,000 | 1 Year or Less | | | 4.75 | 0.00<br>2.25<br>2.25 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-UP: 3.75+ |
| NATIONAL LIFE GROUP<br>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+<br>76-80: 5.25+<br>81-UP: 3.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield Bonus 10 MVA | A | 80 | 5,000 | FPA | 15.00 to 22.00 | | 4.50 | 2.00 | Int / 10% | 10 yrs | | 18-75: 7.00+<br>76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>IncomeShield Bonus 10 MVA | A | 80 | 5,000 | FPA | 14.00 | | 3.25 | 2.00 | Int / 10% | 10 yrs | Included | 18-75: 7.00+<br>76-UP: 5.45+ |
| WESTERN UNITED LIFE INS. CO..<br>New Horizon 10 MVA | B++ | 80 | 10,000 | Single | | | 7.10 | 2.00 | 10% / 10% | 10 yrs | | See Notes |
| SILAC<br>VEGA 10 (AK,ID,MN,OH,OR,PA,UT,WA) MVA | B | 85 | 10,000 | 1 Year or Less | | | 4.50 | 0.00<br>2.00<br>2.00 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-85: 3.75+ |
| SILAC<br>VEGA Bonus 10 MVA | B | 85 | 10,000 | 1 Year or Less | | | 5.00 | 0.00<br>2.00<br>2.00 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-85: 3.75+ |
| SILAC<br>VEGA Bonus 10 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA | B | 85 | 10,000 | 1 Year or Less | | | 4.25 | 0.00<br>2.00<br>2.00 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-85: 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>VEGA Bonus 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX)<br>MVA | B | 85 | 10,000 | 1 Year or Less | | | 5.00 | 0.00<br>2.00<br>2.00 | 0% / 5% | 10 yrs | | 0-75: 6.75+<br>76-80: 5.75+<br>81-85: 3.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Plus Income MVA *High Band* | A | 78 | 100,000 | Single | | | 3.50 | 1.80 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+<br>76-78: 5.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Plus Income MVA *Low Band* | A | 78 | 25,000 | Single | | | 2.75 | 1.55 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+<br>76-78: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 5.00+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Summit Bonus Index GLWB MVA | B++ | 80 | 5,000 QL<br>10,000 NQ | Single | 10.00 | | 2.50 | 1.50 | Int / 10% | 10 yrs | Optional | 0-75: 7.25+<br>76-80: 5.00+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Summit Bonus Index Non-GLWB MVA | B++ | 80 | 5,000 QL<br>10,000 NQ | Single | 7.00 | | 2.50 | 1.50 | Int / 10% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-80: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>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+<br>76-UP: 4.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Plus Income with Multiplier® MVA *High Band* | A | 78 | 100,000 | Single | | | 2.70 | 1.20 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+<br>76-78: 5.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Power Select Plus Income with Multiplier® MVA *Low Band* | A | 78 | 25,000 | Single | | | 2.20 | 1.00 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+<br>76-78: 5.00+ |
| THE STANDARD<br>Enhanced Choice Index Plus 10 MVA | A | 80 | 15,000 | Single | | | 8.75 | 3.75<br>MYG | 0% / 10% | 10 yrs | | 0-UP: 7.00+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 10 MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | | 3.70<br>MYG | 10% / 10% | 10 yrs | | 0-75: 8.00+<br>76-80: 5.75+<br>81-85: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Aggressive Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | | | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Moderate Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | | | 11.25 | | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |



Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

| 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.<br>Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | 14.00 | | | | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA | A | 85 | 5,000 QL<br>10,000 NQ | Single | 14.00 | | 6.75 | | 5% / 5% | 10 yrs | | 0-75: 7.25+<br>76-80: 5.25+<br>81-UP: 4.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE | A | 85 | 5,000 QL<br>10,000 NQ | Single | 20.00 | 0.95 | | | 10% / 10% | 10 yrs | | 0-75: 7.25<br>76-80: 5.25<br>81-UP: 4.75 |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE | A | 85 | 5,000 QL<br>10,000 NQ | Single | 20.00 | 0.95 | 6.75 | | 10% / 10% | 10 yrs | | 0-75: 7.25<br>76-80: 5.25<br>81-UP: 4.75 |
| 14-Year Surrender Period | | | | | | | | | | | | |
| SILAC<br>Denali 14 MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 High | | 10.25 | -0.25<br>5.25 ↓ 5.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Evolve 14 MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 | | 10.25 | -0.25<br>5.25 ↓ 5.00 | 0% / 5% | 14 yrs | Optional | 0-75: 8.50+<br>76-UP: 6.00+ |
| SILAC<br>Denali 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 High | | 10.00 | -0.25<br>5.00 ↓ 4.75 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Evolve 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 | | 10.00 | -0.25<br>5.00 ↓ 4.75 | 0% / 5% | 14 yrs | Optional | 0-75: 8.50+<br>76-UP: 6.00+ |
| SILAC<br>Teton 14 MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 High | | 8.25 | -0.25<br>4.50 ↓ 4.25 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Denali 14 (CA,IN) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 High | | 7.75 | -0.25<br>4.25 ↓ 4.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>Evolve 14 (CA,IN) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 | | 7.75 | -0.25<br>4.25 ↓<br>4.00 | 0% / 5% | 14 yrs | Optional | 0-75: 8.50+<br>76-UP: 6.00+ |
| SILAC<br>Evolve 14 Bonus MVA | B | 80 | 10,000 | 1 Year or Less | 18.00 to 20.00 | | 7.50 | -0.25<br>3.75 ↓<br>3.50 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-UP: 6.00+ |
| SILAC<br>Teton 14 (CA) MVA | B | 56 | 10,000 | 1 Year or Less | 5.00 High | | 7.75 | -0.25<br>4.25 ↓<br>4.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Teton 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 5.00 High | | 8.00 | -0.25<br>4.25 ↓<br>4.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Denali Bonus 14 MVA | B | 80 | 10,000 | 1 Year or Less | 12.00 to 20.00 | | 7.50 | -0.25<br>3.75 ↓<br>3.50 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketPower Bonus Index MVA | B++ | 75 | 10,000 | 1 Year or Less | 15.00 | | 6.50 | -0.25<br>3.75 ↓<br>3.50 | Int / 10% | 14 yrs | | 0-75: 8.00+ |
| SILAC<br>Denali Bonus 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 13.00 to 20.00 | | 7.25 | -0.25<br>3.50 ↓<br>3.25 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Evolve 14 Bonus (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 18.00 to 20.00 | | 7.25 | -0.25<br>3.50 ↓<br>3.25 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-UP: 6.00+ |
| SILAC<br>Denali Bonus 14 (CA,IN) MVA | B | 80 | 10,000 | 1 Year or Less | 7.00 to 16.00 | | 6.50 | -0.25<br>3.25 ↓<br>3.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Evolve 14 Bonus (CA,IN) MVA | B | 80 | 10,000 | 1 Year or Less | 12.00 to 16.00 | | 6.50 | -0.25<br>3.25 ↓<br>3.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-UP: 6.00+ |

# Fixed Indexed Annuities

FSD Insurance Services - 800-373-9697



| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 \| Yr 2+ | SC Years | Riders | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SILAC<br>Teton Bonus 14 MVA | B | 80 | 10,000 | 1 Year or Less | 11.00 to 20.00 | | 6.50 | -0.25<br>3.25<br>3.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Teton Bonus 14 (CA) MVA | B | 56 | 10,000 | 1 Year or Less | 7.00 to 12.00 | | 6.50 | -0.25<br>3.25<br>3.00 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>Teton Bonus 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | 13.00 to 20.00 | | 6.25 | -0.25<br>3.00<br>2.75 | 0% / 5% | 14 yrs | | 0-75: 8.50+<br>76-80: 6.00+ |
| SILAC<br>VEGA 14 MVA | B | 80 | 10,000 | 1 Year or Less | | | 5.00 | 0.00<br>2.25<br>2.25 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| SILAC<br>VEGA 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | | | 4.75 | 0.00<br>2.00<br>2.00 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| SILAC<br>VEGA 14 (IN) MVA | B | 80 | 10,000 | 1 Year or Less | | | 4.25 | 0.00<br>2.00<br>2.00 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| SILAC<br>VEGA Bonus 14 MVA | B | 80 | 10,000 | 1 Year or Less | | | 4.00 | 0.00<br>2.00<br>2.00 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| SILAC<br>VEGA Bonus 14 (CO) MVA | B | 80 | 10,000 | 1 Year or Less | | | 3.75 | 0.00<br>1.75<br>1.75 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| SILAC<br>VEGA Bonus 14 (IN) MVA | B | 80 | 10,000 | 1 Year or Less | | | 3.25 | 0.00<br>1.75<br>1.75 | 0% / 5% | 14 yrs | | 0-75: 8.00+<br>76-80: 6.00+ |
| **15-Year Surrender Period** | | | | | | | | | | | | |
| ATHENE IA<br>Athene Performance Elite® 15 MVA | A+ | 73 | 10,000 | Single | 11.00 to 20.00 | | 7.00 | 3.70 | 0% / 5% | 15 yrs | | 0-70: 8.00+<br>71-UP: 7.50+ |

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ATHENE IA<br>Athene Performance Elite® 15 Plus MVA, ROP, FEE | A+ | 73 | 10,000 | Single | 15.00 to 27.00 | 0.95 | 7.00 | 3.70 | 10% / 10% | 15 yrs | | 0-70: 8.00+<br>71-UP: 7.50+ |
| 20-Year Surrender Period | | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 20 MVA | A | 50 | 5,000 QL<br>10,000 NQ | Single | | | | 3.45 MYG | 10% / 10% | 20 yrs | | 0-50: 9.00+ |