

Fixed Indexed Annuities



Support Call 800-373-9697

List filtered for Lincoln Financial ,The Standard,Guaranty Income Life,Western United Life 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,Clear Spring Life,Capitol Life Insurance Company,Nassau Life and Annuity Company,Oceanview Life and Annuity,GBU Life,National Life Group,Axonic Insurance

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
15-Year Surrender Period												
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	22.00 to 27.00		7.00	3.70	0% / 5%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	29.00 to 34.00	0.95	7.00	3.70	10% / 10%	15 yrs	Included	0-70: 8.00+ 71-UP: 7.50+
14-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		5.75	3.25	Int / 10%	14 yrs		0-75: 8.00+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.30	8.50	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			8.30	8.50	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA			9.00	5.00	0% / 10%	10 yrs	Optional	50-75: 9.00+ 76-80: 6.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A	90	75,000	Single			10.25	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			9.50	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		6.00	5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	4.95	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.20	4.75	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+

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LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.75	4.65	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.00	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.50	4.60	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			10.50	4.60	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			10.50	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	85	15,000	Single			10.50	4.60	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			10.50	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	85	15,000	Single			10.50	4.60	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.50	4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs		0-UP: 5.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.25	4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	4.45	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00

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LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			9.00	4.40	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
AXONIC INSURANCE Trailhead 10 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
ATHENE IA Aviator 10 MVA <i>High Band</i>	A+	80	100,000	Single			9.75	4.05	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group A MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group B MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group C MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			9.60	4.00	10% / 10%	10 yrs		18-75: 7.00+
ATHENE IA Aviator 10 MVA <i>Low Band</i>	A+	80	10,000	Single			9.50	3.95	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		8.00	3.95	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.25	3.90	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.85	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			8.60	3.75	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			9.60	3.75	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	10,000	FPA 3.00	8.00		6.50	3.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.25	3.60	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Bonus Income MVA	B++	80	10,000	FPA	8.00		6.00	3.50	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+

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AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA Low Band	A	78	25,000	Single			8.60	3.50	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			6.00	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP	B++	80	15,000	Single			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
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+
LINCOLN FINANCIAL Lincoln FlexAdvantage Income 10 MVA	A	80	75,000	1 Year or Less			5.25	3.25	10% / 10%	10 yrs	Included	
LINCOLN FINANCIAL Lincoln OptiBlend Income 10 MVA	A	80	75,000	1 Year or Less			5.25	3.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.00+
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	11.00		5.75	3.25	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			5.00	3.25	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP  PRL	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+

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NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group A MVA, ROP, FEE	B++	80	15,000	Single	21.00	0.95	6.25	3.20	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 21.00	0.95	6.25	3.20	5% / 5%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
GUARANTY INCOME LIFE Guidepath Bonus MVA	A-	80	15,000	Single	17.00	0.00	5.25	3.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
GUARANTY INCOME LIFE Guidepath Income 10 MVA	A-	80	15,000	Single		0.00	6.25	3.00	Int / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Bonus Group C MVA	B++	80	15,000	Single	10.00 to 14.00		6.00	3.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP	B++	80	15,000	Single			6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	15.00 to 20.00		5.50	2.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	12.00 to 16.00		5.50	2.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	20.00 to 26.00	0.95	5.50	2.90	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	17.00 to 20.00	0.95	5.50	2.90	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+

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ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	65-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	B++	80	15,000	Single			5.50	2.70	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			4.90	2.65	10% / 10%	10 yrs	Included	50-75: 7.00+
NATIONAL LIFE GROUP Zenith Growth 10 MVA	A+	85	25,000	1 Year or Less			9.50	2.60	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			8.00	2.50	0% / 10%	10 yrs	Included	35-UP: 7.00+
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		8.00	2.50	0% / 10%	10 yrs	Included	35-75: 7.00+
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA	A+	85	5,000	FPA			7.75	2.40	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			3.90	2.40	10% / 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			3.00	2.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group D MVA, ROP	B++	80	15,000	Single			3.00	2.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP	B++	80	15,000	Single			5.50	2.35	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group D MVA, ROP	B++	80	15,000	Single			5.50	2.35	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+

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NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			7.50	2.30	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		7.50	2.30	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 10 MVA	B++	80	10,000	Single			8.00	2.25	0% / 5%	10 yrs		See Notes
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00		4.00	2.00	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA	B++	80	10,000	Single			7.10	2.00	10% / 10%	10 yrs		See Notes
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			3.50	1.80	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA	A+	75	5,000	FPA	5.00		6.50	1.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Growth Driver 10 MVA	A+	75	25,000	1 Year or Less	10.00		6.00	1.70	0% / 10%	10 yrs		0-UP: 7.00+
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			6.00	1.70	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i>	A	78	25,000	Single			2.75	1.55	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP	B++	80	15,000	Single			3.50	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.00	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			2.70	1.20	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single			2.20	1.00	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single		0.00	9.00	4.25 MYG	0% / 10%	10 yrs	Optional	0-UP: 7.00+

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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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.30	8.30	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.30	8.30	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.50	5.00	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A	90	75,000	Single			10.25	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	4.95	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.75	4.85	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.60	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	4.60	10% / 10%	7 yrs	Included	0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.25	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	10,000	1 Year or Less			9.25	4.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-UP: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.50	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.50	15% / 15%	7 yrs		
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	4.45	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			9.00	4.40	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.50	4.40	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.35	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>Low Band</i>	A	85	10,000	Single			9.50	4.35	15% / 15%	7 yrs		
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single			9.50	4.25	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
AXONIC INSURANCE Trailhead 7 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
GUARANTY INCOME LIFE Guidepath Growth 7 MVA	A-	90	15,000	Single		0.00	9.50	4.00	Int / 10%	7 yrs	Optional	18-75: 5.00+ 76-UP: 3.75+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.60	4.00	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	3.90	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.60	3.75	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+

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NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			9.00	3.50	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY CapLock 7 CA	A	84	20,000	Single			9.00	3.50	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.25	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln FlexAdvantage Income 7 MVA	A	85	75,000	1 Year or Less			5.20	3.20	10% / 10%	7 yrs	Included	
LINCOLN FINANCIAL Lincoln OptiBlend Income 7 MVA	A	85	75,000	1 Year or Less			5.20	3.20	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-UP: 1.75+
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
GUARANTY INCOME LIFE Guidepath Income 7 MVA	A-	80	15,000	Single		0.00	6.25	3.00	Int / 10%	7 yrs	Included	0-75: 5.00+ 76-UP: 3.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA <i>High Band</i>	A	85	100,000	Single			4.75	3.00	10% / 10%	7 yrs	Included	
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.00	2.75	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.00	2.75	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA <i>Low Band</i>	A	85	10,000	Single			4.10	2.65	10% / 10%	7 yrs	Included	

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NATIONAL LIFE GROUP Zenith Growth 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.50	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			4.60	2.40	10% / 10%	7 yrs	Included	50-80: 5.00+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			7.75	2.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		7.75	2.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			7.50	2.30	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			3.60	2.15	10% / 10%	7 yrs	Included	50-80: 5.00+
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 7 MVA	B++	80	10,000	Single			7.75	2.00	0% / 5%	7 yrs		See Notes
WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA	B++	80	10,000	Single			6.75	1.95	10% / 10%	7 yrs		See Notes
NATIONAL LIFE GROUP Growth Driver 7 MVA	A+	75	25,000	1 Year or Less	7.00		5.75	1.65	0% / 10%	7 yrs		0-UP: 6.00+
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			5.75	1.65	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.10 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				3.35 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single		0.00	9.50	4.25 MYG	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
5-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+

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OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+
AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			10.00	5.00	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A	90	75,000	Single			10.25	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	4.95	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			10.00	4.85	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			9.00	4.75	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.75	4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.00	4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			9.00	4.50	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.50	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.50	15% / 15%	5 yrs		

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	4.45	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			8.85	4.40	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.25	4.40	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.35	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>Low Band</i>	A	85	10,000	Single			9.50	4.35	15% / 15%	5 yrs		
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single			9.00	4.25	0% / 10%	5 yrs		0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
GUARANTY INCOME LIFE Guidepath Growth 5 MVA	A-	90	15,000	Single		0.00	9.25	4.00	Int / 10%	5 yrs	Optional	18-75: 4.00+ 76-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.60	4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
ATHENE IA Aviator 5 MVA <i>High Band</i>	A+	85	100,000	Single			9.50	3.90	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
ATHENE IA Aviator 5 MVA <i>Low Band</i>	A+	85	10,000	Single			9.25	3.80	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.60	3.75	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA	A	89	20,000	Single			9.00	3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
OCEANVIEW LIFE AND ANNUITY CapLock 5 CA	A	89	20,000	Single			9.00	3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+

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LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.50	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
NATIONAL LIFE GROUP Zenith Growth 5 MVA	A+	85	25,000	1 Year or Less			7.50	2.30	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA	A+	85	5,000	FPA			7.00	2.10	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-UP: 1.75+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			9.00	4.25 MYG	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
4-Year Surrender Period												
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	10% / 10%	4 yrs ↻		0-80: 4.00+ 81-90: 2.00+ 91-95: 1.00+
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												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			6.75	4.00	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+