

Fixed Indexed Annuities



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List filtered for The Standard, Guaranty Income Life, Western United Life Insurance Company, MassMutual Ascend 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, Mutual of Omaha, Capitol Life Insurance Company, Nassau Life and Annuity Company, 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
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA High Band	A	90	75,000	Single			10.75	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA High Band	A	90	75,000	Single			10.75	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA High Band	A	90	75,000	Single			10.75	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA High Band	A	90	75,000	Single			10.65	4.95	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA High Band	A	90	75,000	Single			10.65	4.95	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA High Band	A	90	75,000	Single			10.65	4.95	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
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+

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SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.50	4.50	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.50	4.50	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.50	4.50	15% / 15%	5 yrs		
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			10.50	4.50	15% / 15%	7 yrs		
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+
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+
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+
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+
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+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.25	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.25	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.25	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			10.00	4.00	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			10.00	4.75	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>Low Band</i>	A	85	25,000	Single			10.00	4.35	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>Low Band</i>	A	85	25,000	Single			10.00	4.35	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+

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SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>Low Band</i>	A	85	10,000	Single			10.00	4.35	15% / 15%	5 yrs		
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>Low Band</i>	A	85	10,000	Single			10.00	4.35	15% / 15%	7 yrs		
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less		0.00	10.00	0.00 3.90 3.90	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			10.00	0.00 3.90 3.90	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less		0.00	10.00	0.00 3.90 3.90	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.00	0.00 5.00 5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
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+
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+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A	90	25,000	Single			9.75	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A	90	25,000	Single			9.75	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	A	90	25,000	Single			9.75	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			9.75	0.00 5.00 5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.65	4.45	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.65	4.45	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.65	4.45	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
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+
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+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single		0.00	9.50	+0.25 4.25 ↑ 4.50 MYG	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single		0.00	9.50	+0.25 4.25 ↑ 4.50	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
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+
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+
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less		0.00	9.50	0.00 3.65 ↔ 3.65	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.50	0.00 3.65 ↔ 3.65	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+

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MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.50	0.00 3.65 3.65	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
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+
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+
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single		0.00	9.25	+0.25 4.25 4.50	0% / 10%	5 yrs		0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
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+
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.25	0.00 4.50 4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
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+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	10,000	1 Year or Less			9.25	4.40	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-UP: 1.75+
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+
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+
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+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			9.00	5.00	0% / 10%	10 yrs	Optional	50-75: 9.00+ 76-80: 6.75+

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THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single		0.00	9.00	+0.25 4.25 ↑ 4.50 MYG	0% / 10%	10 yrs	Optional	0-UP: 7.00+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single		0.00	9.00	+0.25 4.25 ↑ 4.50 MYG	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.00	0.00 4.50 ↔ 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 7 MVA <i>Low Band</i>	A	90	15,000	Single			9.00	0.00 4.50 ↔ 4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
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+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	4.00	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	4.00	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	4.00	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+

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AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.00	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i>	A	78	25,000	Single			9.00	3.75	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <i>High Band</i>	A++	85	150,000	1 Year or Less			9.00	4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			9.00	4.40	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			9.00	4.25	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			9.00	0.00 3.90 3.90	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less		0.00	9.00	0.00 3.90 3.90	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			9.00	0.00 5.00 5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>High Band</i>	A++	85	100,000	FPA			8.75	4.05	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
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+
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

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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
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	0.00 4.50 4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.75	0.00 4.50 4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.75	4.30	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>High Band</i>	A++	85	150,000	1 Year or Less			8.65	4.30	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.50	0.00 4.50 4.50	0% / 10%	10 yrs		0-UP: 5.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.50	4.30	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	8.50	0.00 3.65 3.65	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	8.50	0.00 3.65 3.65	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.40	4.15	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>Low Band</i>	A++	85	10,000	FPA			8.25	3.85	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+

Fixed Indexed Annuities

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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
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	4.00	10% / 10%	5 yrs	Optional	0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
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
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+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			8.00	4.00	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
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+
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+
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+
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+
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
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+

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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
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.50	3.80	10% / 10%	5 yrs	Optional	0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
NATIONAL LIFE GROUP 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+
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+
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+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP  PRL	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA	B++	80	10,000	Single			7.10	2.00	10% / 10%	10 yrs		See Notes
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	19.00 to 24.00		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	22.00 to 27.00	0.95	7.00	3.70	10% / 10%	15 yrs	Included	0-70: 8.00+ 71-UP: 7.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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+
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+
WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA	B++	80	10,000	Single			6.75	1.95	10% / 10%	7 yrs		See Notes
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return ROP	A++	85	25,000	1 Year or Less			6.75	4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less		0.00	6.50	3.50	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
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+
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+
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+
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+
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+

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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
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less		0.00	6.00	3.40	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
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+
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+
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+
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+
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+
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+
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+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.50	3.05	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			5.50	3.00	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+

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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+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	14.00 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	17.00 to 23.00	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	16.00 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+
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+
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+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		5.50	5.00 0.00 5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.25	2.90	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			5.25	2.90	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+

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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+
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+
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+
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+
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	
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+
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	
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+
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+
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+
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+
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+
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+
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+
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+
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+

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AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA Low Band	A	78	25,000	Single			2.20	1.00	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				3.70 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				4.00 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
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+
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+