

800-373-9697 Sales Support & Licensing

List filtered for Lincoln Financial, The Standard, Guaranty Income Life, American Equity Investment Life Insurance Company, Western United Life Insurance Company, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Symetra Life Insurance Company, Oxford Life Insurance Company, Sagico Life Insurance Company, Clear Spring Life, Mutual of Omaha, Capitol Life Insurance Company, Nassau Life and Annuity Company, Oceanview Life and Annuity, GBU Life, National Life Group, Axonic Insurance

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Ann. S&P500 P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | Riders |
|--|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA | A | 89 | 20,000 | Single | | | 7.00 | 7.50 | 0% / 10% | 3 yrs | |
| OXFORD LIFE INSURANCE COMPANY Select 3 MVA | A | 80 | 20,000 | Single | | | 6.75 | 4.00 | 0% / 10% | 3 yrs | Optional |
| MUTUAL OF OMAHA Ultra Advantage 3 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.90 | 10% / 10% | 3 yrs | |
| MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.65 | 10% / 10% | 3 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i> | A++ | 90 | 150,000 | 1 Year or Less | | | 6.50 | 3.50 | 10% / 10% | 3 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i> | A++ | 90 | 50,000 | 1 Year or Less | | | 6.00 | 3.40 | 10% / 10% | 3 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>High Band</i> | A++ | 90 | 150,000 | 1 Year or Less | | | 6.25 | 3.35 | 10% / 10% | 3 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i> | A++ | 90 | 50,000 | 1 Year or Less | | | 5.75 | 3.25 | 10% / 10% | 3 yrs | |
| 4-Year Surrender Period | | | | | | | | | | | |
| GBU LIFE Future Flex Fixed Index Annuity | A- | 95 | 10,000 | FPA | | | | 4.00 | 10% / 10% | 4 yrs | 🔄 |
| MUTUAL OF OMAHA Ultra Advantage 4 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 9.00 | 3.90 | 10% / 10% | 4 yrs | |
| MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 8.50 | 3.65 | 10% / 10% | 4 yrs | |
| GBU LIFE Asset Guard Fixed Index Annuity | A- | 95 | 25,000 | Single | | | | 4.00 MYG | 10% / 10% | 4 yrs | 🔄 |
| 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 | |

| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA | A | 89 | 20,000 | Single | | | 8.40 | 6.00 | 0% / 10% | 5 yrs | |
| AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 5.05 | 0% / 10% | 5 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 10.00 | 5.00 | 0% / 10% | 5 yrs | |
| GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP | A- | 90 | 20,000 | 1 Year or Less | | | 10.25 | 5.00 | 10% / 10% | 5 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 9.90 | 4.95 | 0% / 10% | 5 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA | B++ | 90 | 10,000 | FPA | | | 9.00 | 4.75 | Int / 10% | 5 yrs | |
| THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | Single | | | 8.75 | 4.50 | 0% / 10% | 5 yrs | |
| THE STANDARD Index Select Annuity 5 MVA <i>High Band</i> | A | 93 | 100,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 5 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i> | A | 85 | 100,000 | FPA | | | 9.00 | 4.50 | 10% / 10% | 5 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 5 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | | 9.75 | 4.50 | 15% / 15% | 5 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | | 9.75 | 4.50 | 15% / 15% | 5 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 8.90 | 4.45 | 0% / 10% | 5 yrs | |
| OXFORD LIFE INSURANCE COMPANY Select 5 MVA | A | 80 | 20,000 | Single | | | 8.25 | 4.40 | 0% / 10% | 5 yrs | Optional |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | | 9.25 | 4.35 | 15% / 15% | 5 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | | 9.25 | 4.35 | 15% / 15% | 5 yrs | |
| THE STANDARD Enhanced Choice Index Plus 5 CA | A | 93 | 15,000 | Single | | | 8.50 | 4.25 | 0% / 10% | 5 yrs | Optional |

| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i> | A- | 89 | 20,000 | Single | | | 9.25 | 4.25 | 0% / 10% | 5 yrs | |
| CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA | A- | 89 | 10,000 | 1 Year or Less | | | 8.00 | 4.15 | 0% / 10% | 5 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i> | A | 85 | 100,000 | FPA | | | 8.25 | 4.10 | 10% / 10% | 5 yrs | |
| 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 | |
| GUARANTY INCOME LIFE Guidepath Growth 5 MVA | A- | 90 | 15,000 | Single | | | 9.25 | 4.00 | Int / 10% | 5 yrs | Optional |
| 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 | |
| ATHENE IA Aviator 5 MVA <i>High Band</i> | A+ | 85 | 100,000 | Single | | | 9.50 | 3.90 | 10% / 10% | 5 yrs | |
| MUTUAL OF OMAHA Ultra Advantage 5 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 10.00 | 3.90 | 10% / 10% | 5 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i> | A | 85 | 10,000 | FPA | | | 7.75 | 3.85 | 10% / 10% | 5 yrs | |
| 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 | |
| ATHENE IA Aviator 5 MVA <i>Low Band</i> | A+ | 85 | 10,000 | Single | | | 9.25 | 3.80 | 10% / 10% | 5 yrs | |
| 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 | |
| MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 9.50 | 3.65 | 10% / 10% | 5 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA | A | 85 | 5,000 | FPA | | | 8.00 | 3.55 | Int / 10% | 5 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 1) MVA | A | 80 | 5,000 | FPA | 3.00 | | 6.00 | 3.55 | Int / 10% | 5 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i> | A++ | 89 | 100,000 | 1 Year or Less | | | 7.50 | 3.50 | 10% / 10% | 5 yrs | |
| OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA | A | 89 | 20,000 | Single | | | 8.75 | 3.50 | 0% / 10% | 5 yrs | |

| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| OCEANVIEW LIFE AND ANNUITY CapLock 5 CA | A | 89 | 20,000 | Single | | | 8.75 | 3.50 | 0% / 10% | 5 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i> | A++ | 89 | 10,000 | 1 Year or Less | | | 7.25 | 3.40 | 10% / 10% | 5 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i> | A | 85 | 10,000 | FPA | | | 7.25 | 3.30 | 10% / 10% | 5 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 2) MVA | A | 80 | 5,000 | FPA | 5.00 | | 5.25 | 3.20 | Int / 10% | 5 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 3) MVA | A | 80 | 5,000 | FPA | 7.00 | | 4.75 | 2.85 | Int / 10% | 5 yrs | |
| NATIONAL LIFE GROUP Zenith Growth 5 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 7.50 | 2.30 | 0% / 10% | 5 yrs | |
| NATIONAL LIFE GROUP Flex Secure Growth 5 MVA | A+ | 85 | 5,000 | FPA | | | 7.00 | 2.10 | 0% / 10% | 5 yrs | |
| THE STANDARD Enhanced Choice Index Plus 5 MVA | A | 93 | 15,000 | Single | | | 8.50 | 4.00 MYG | 0% / 10% | 5 yrs | Optional |
| AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | | 3.80 MYG | 10% / 10% | 5 yrs | |
| 7-Year Surrender Period | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | | 8.15 | 8.00 | 0% / 10% | 7 yrs | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA | A | 84 | 20,000 | Single | | | 8.15 | 8.00 | 0% / 10% | 7 yrs | |
| AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 5.05 | 0% / 10% | 7 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA | B++ | 85 | 10,000 | FPA | | | 9.50 | 5.00 | Int / 10% | 7 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 10.00 | 5.00 | 0% / 10% | 7 yrs | |
| GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP | A- | 90 | 20,000 | 1 Year or Less | | | 10.50 | 5.00 | 10% / 10% | 7 yrs | Optional |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 9.90 | 4.95 | 0% / 10% | 7 yrs | |
| ATHENE IA Athene Performance Elite 7 MVA | A+ | 83 | 10,000 | Single | | | 8.75 | 4.60 | 10% / 10% | 7 yrs | |

| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 |
| LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i> | A | 85 | 100,000 | FPA | | | 9.10 | 4.55 | 10% / 10% | 7 yrs | |
| 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 | |
| THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i> | A | 90 | 15,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 7 yrs | |
| THE STANDARD Index Select Annuity 7 MVA <i>High Band</i> | A | 90 | 100,000 | Single | | | 9.25 | 4.50 | 0% / 10% | 7 yrs | |
| 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 |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 7 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | | 9.75 | 4.50 | 15% / 15% | 7 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | | 9.75 | 4.50 | 15% / 15% | 7 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 8.90 | 4.45 | 0% / 10% | 7 yrs | |
| OXFORD LIFE INSURANCE COMPANY Select 7 MVA | A | 80 | 20,000 | Single | | | 8.50 | 4.40 | 0% / 10% | 7 yrs | Optional |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | | 9.25 | 4.35 | 15% / 15% | 7 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | | 9.25 | 4.35 | 15% / 15% | 7 yrs | |
| 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 |
| 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 |
| THE STANDARD Enhanced Choice Index Plus 7 CA | A | 90 | 15,000 | Single | | | 9.00 | 4.25 | 0% / 10% | 7 yrs | Optional |
| CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA | A- | 85 | 10,000 | 1 Year or Less | | | 8.50 | 4.25 | 0% / 10% | 7 yrs | |

| 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 |
|---|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| AXONIC INSURANCE Trailhead 7 MVA <i>Low Band</i> | A- | 89 | 20,000 | Single | | | 9.25 | 4.25 | 0% / 10% | 7 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i> | A | 85 | 100,000 | FPA | | | 8.15 | 4.15 | 10% / 10% | 7 yrs | |
| 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 |
| 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 |
| GUARANTY INCOME LIFE Guidepath Growth 7 MVA | A- | 90 | 15,000 | Single | | | 9.50 | 4.00 | Int / 10% | 7 yrs | Optional |
| 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 | |
| LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i> | A | 85 | 10,000 | FPA | | | 8.00 | 3.90 | 10% / 10% | 7 yrs | |
| MUTUAL OF OMAHA Ultra Advantage 7 MVA | A+ | 85 | 10,000 | 1 Year or Less | | | 10.00 | 3.90 | 10% / 10% | 7 yrs | |
| 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 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA | A | 85 | 5,000 | FPA | | | 8.75 | 3.80 | Int / 10% | 7 yrs | |
| 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 | |
| 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 | |
| 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 | |
| MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP | A+ | 85 | 10,000 | 1 Year or Less | | | 9.50 | 3.65 | 10% / 10% | 7 yrs | |
| OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA | A | 84 | 20,000 | Single | | | 8.75 | 3.50 | 0% / 10% | 7 yrs | |
| OCEANVIEW LIFE AND ANNUITY CapLock 7 CA | A | 84 | 20,000 | Single | | | 8.75 | 3.50 | 0% / 10% | 7 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i> | A | 85 | 10,000 | FPA | | | 7.00 | 3.25 | 10% / 10% | 7 yrs | |

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|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 |
| ATHENE IA Athene Performance Elite® 7 CA MVA | A+ | 83 | 10,000 | Single | | | 8.75 | 3.00 | 10% / 10% | 7 yrs | |
| 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 | |
| GUARANTY INCOME LIFE Guidepath Income 7 MVA | A- | 80 | 15,000 | Single | | | 6.25 | 3.00 | Int / 10% | 7 yrs | Included |
| 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 NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA | A | 80 | 5,000 QL 10,000 NQ | FPA | 11.00 | | 6.40 | 2.85 | 10% / 10% | 7 yrs | Optional |
| ATHENE IA Agility 7 MVA | A+ | 83 | 10,000 | Single | | | 5.00 | 2.75 | 10% / 10% | 7 yrs | Included |
| ATHENE IA Agility 7 CA MVA | A+ | 83 | 10,000 | Single | | | 5.00 | 2.75 | 10% / 10% | 7 yrs | Included |
| 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 |
| NATIONAL LIFE GROUP Zenith Growth 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 8.00 | 2.50 | 0% / 10% | 7 yrs | |
| 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 |
| 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 |
| 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 |
| NATIONAL LIFE GROUP Flex Secure Growth 7 MVA | A+ | 85 | 5,000 | FPA | | | 7.50 | 2.30 | 0% / 10% | 7 yrs | |
| 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 |
| WESTERN UNITED LIFE INS. CO.. New Horizon Plus 7 MVA | B++ | 80 | 10,000 | Single | | | 7.75 | 2.00 | 0% / 5% | 7 yrs | |

| 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 |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA | B++ | 80 | 10,000 | Single | | | 6.75 | 1.95 | 10% / 10% | 7 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA | A | 80 | 5,000 | FPA | | | 2.75 | 1.70 | Int / 10% | 7 yrs | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA | A | 80 | 5,000 | FPA | | | 2.75 | 1.70 | Int / 10% | 7 yrs | Included |
| 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 | |
| NATIONAL LIFE GROUP Income Driver 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 5.75 | 1.65 | 0% / 10% | 7 yrs | Optional |
| ATHENE IA AccuMax 7 MVA Low Band | A+ | 83 | 10,000 | Single | | | | 3.10 MYG | 10% / 10% | 7 yrs | |
| ATHENE IA AccuMax 7 MVA High Band | A+ | 83 | 100,000 | Single | | | | 3.35 MYG | 10% / 10% | 7 yrs | |
| THE STANDARD Enhanced Choice Index Plus 7 MVA | A | 90 | 15,000 | Single | | 0.00 | 9.00 | 4.00 MYG | 0% / 10% | 7 yrs | Optional |
| AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | | 3.80 MYG | 10% / 10% | 7 yrs | |
| 9-Year Surrender Period | | | | | | | | | | | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA | A | 80 | 5,000 | FPA | | | 9.25 | 3.80 | Int / 10% | 9 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA | A | 80 | 5,000 | FPA | 14.00 | | 3.25 | 2.00 | Int / 10% | 9 yrs | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA | A | 75 | 5,000 | 1 Year or Less | | | 4.25 | 2.00 | 0% / 10% | 9 yrs | Multiple |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA | A | 80 | 5,000 | FPA | 14.00 | | 6.00 | 1.90 | Int / 10% | 9 yrs | |
| 10-Year Surrender Period | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | | 8.15 | 8.10 | 0% / 10% | 10 yrs | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA | A | 84 | 20,000 | Single | | | 8.15 | 8.10 | 0% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA | B++ | 85 | 10,000 | FPA | | | 10.00 | 5.25 | Int / 10% | 10 yrs | |

| 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 |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 5.05 | 0% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA | B++ | | | FPA | | | 9.00 | 5.00 | 0% / 10% | 10 yrs | Optional |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 10.00 | 5.00 | 0% / 10% | 10 yrs | |
| GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP | A- | 80 | 20,000 | 1 Year or Less | | | 10.00 | 5.00 | 10% / 10% | 10 yrs | Optional |
| GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP | A- | 80 | 20,000 | 1 Year or Less | 10.00 | | 6.50 | 5.00 | 10% / 10% | 10 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i> | A- | 90 | 75,000 | Single | | | 9.90 | 4.95 | 0% / 10% | 10 yrs | |
| OXFORD LIFE INSURANCE COMPANY Select 10 MVA | A | 80 | 10,000 | Single | | | 9.20 | 4.75 | 0% / 10% | 10 yrs | Optional |
| CLEAR SPRING LIFE ClearFlex MVA | A- | 80 | 5,000 QL 10,000 NQ | FPA 10.00 | | | 10.00 | 4.60 | 10% / 10% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | | 4.60 | 5% / 5% | 10 yrs | |
| THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i> | A | 80 | 15,000 | Single | | | 8.50 | 4.50 | 0% / 10% | 10 yrs | |
| THE STANDARD Index Select Annuity 10 MVA <i>High Band</i> | A | 80 | 100,000 | Single | | | 8.75 | 4.50 | 0% / 10% | 10 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i> | A | 80 | 100,000 | FPA | | | 9.50 | 4.50 | 10% / 10% | 10 yrs | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP | B++ | 80 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP | B++ | 80 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | |

| 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 |
|--|---------|---------------|-------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP | B++ | 85 | 15,000 | Single | | | 10.00 | 4.50 | 10% / 10% | 10 yrs | Optional |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 9.00 | 4.50 | 0% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA | B++ | 80 | 10,000 | Single | | | 8.00 | 4.50 | 0% / 7% | 10 yrs | |
| SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | | 8.90 | 4.45 | 0% / 10% | 10 yrs | |
| CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA | A- | 80 | 10,000 | FPA 3.00 | | | 9.00 | 4.30 | 0% / 10% | 10 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. Safe Return ROP | A++ | 85 | 25,000 | 1 Year or Less | | | 6.75 | 4.25 | 10% / 10% | 10 yrs | Optional |
| AXONIC INSURANCE Trailhead 10 MVA <i>Low Band</i> | A- | 89 | 20,000 | Single | | | 9.25 | 4.25 | 0% / 10% | 10 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i> | A | 80 | 100,000 | FPA | | | 8.75 | 4.20 | 10% / 10% | 10 yrs | |
| ATHENE IA Aviator 10 MVA <i>High Band</i> | A+ | 80 | 100,000 | Single | | | 9.75 | 4.05 | 10% / 10% | 10 yrs | |
| 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 | |
| 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 | |
| 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 | |
| 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 | |
| ATHENE IA Aviator 10 MVA <i>Low Band</i> | A+ | 80 | 10,000 | Single | | | 9.50 | 3.95 | 10% / 10% | 10 yrs | |
| OXFORD LIFE INSURANCE COMPANY Royal Select MVA | A | 80 | 10,000 | Single | 8.00 | | 8.00 | 3.95 | 0% / 10% | 10 yrs | Optional |
| MUTUAL OF OMAHA Ultra Advantage 10 MVA | A+ | 80 | 10,000 | 1 Year or Less | | | 10.00 | 3.90 | 10% / 10% | 10 yrs | |
| LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i> | A | 80 | 10,000 | FPA | | | 8.25 | 3.85 | 10% / 10% | 10 yrs | |

| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i> | A | 80 | 10,000 | FPA | | | 7.50 | 3.85 | 10% / 10% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | 14.00 | | | 3.85 | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE | A | 85 | 5,000 QL 10,000 NQ | Single | 20.00 | 0.95 | | 3.85 | 10% / 10% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA | A | 80 | 5,000 QL 10,000 NQ | FPA | 1.00 | | 6.80 | 3.85 | 10% / 10% | 10 yrs | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA | A | 80 | 5,000 | FPA | | | 9.25 | 3.80 | Int / 10% | 10 yrs | |
| 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 | |
| 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 | |
| MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP | A+ | 80 | 10,000 | 1 Year or Less | | | 9.50 | 3.65 | 10% / 10% | 10 yrs | |
| 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 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA | A | 80 | 5,000 | FPA | | | 5.75 | 3.50 | Int / 10% | 10 yrs | Included |
| EQUITRUST LIFE INSURANCE COMPANY MarketFuture Bonus Income MVA | B++ | 80 | 10,000 | FPA | 8.00 | | 6.00 | 3.50 | 0% / 10% | 10 yrs | Included |
| AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i> | A | 78 | 25,000 | Single | | | 8.60 | 3.50 | 10% / 10% | 10 yrs | |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

| 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 |
|---|---------|---------------|-----------------------|----------------|----------------|-------------|------------------------|------------|------------------------------|----------|----------|
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | 8.00 | 3.35 | 5% / 5% | 10 yrs | |
| 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 |
| 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 |
| 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 | |
| CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA | A- | 80 | 10,000 | FPA 3.00 | 8.00 | | 6.50 | 3.25 | 0% / 10% | 10 yrs | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA | A | 80 | 25,000 | Single | | | 5.00 | 3.25 | 0% / 7% | 10 yrs | Optional |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP | B++ | 80 | 15,000 | Single | 10.00 | | 7.75 | 3.20 | 10% / 10% | 10 yrs | |
| 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 | |
| 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 |
| 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 | |
| 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 |
| 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 | |
| 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 | |
| GUARANTY INCOME LIFE Guidepath Bonus MVA | A- | 80 | 15,000 | Single | 17.00 | 0.00 | 5.25 | 3.00 | Int / 10% | 10 yrs | |
| GUARANTY INCOME LIFE Guidepath Income 10 MVA | A- | 80 | 15,000 | Single | | | 6.25 | 3.00 | Int / 10% | 10 yrs | Included |
| EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA | B++ | 80 | 10,000 | FPA | | | 5.00 | 3.00 | 0% / 10% | 10 yrs | Included |

| 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 |
|---|---------|---------------|-----------------------|----------------|----------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 | |
| 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 |
| ATHENE IA Agility 10 MVA | A+ | 80 | 10,000 | Single | | | 5.25 | 2.90 | 10% / 10% | 10 yrs | Included |
| ATHENE IA Agility 10 CA MVA | A+ | 80 | 10,000 | Single | | | 5.25 | 2.90 | 10% / 10% | 10 yrs | Included |
| 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 | |
| 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 | |
| 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 | |
| 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 | |
| ATHENE IA Ascent Pro 10 Bonus MVA | A+ | 80 | 10,000 | Single | 10.00 | | 5.50 | 2.85 | 10% / 10% | 10 yrs | Included |
| ATHENE IA Ascent Pro 10 Bonus (FL) MVA | A+ | 80 | 10,000 | Single | 10.00 | | 5.50 | 2.85 | 10% / 10% | 10 yrs | Included |
| 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 |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | 14.00 | | 5.00 | 2.85 | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE | A | 85 | 5,000 QL 10,000 NQ | Single | 20.00 | 0.95 | 5.00 | 2.85 | 10% / 10% | 10 yrs | |
| 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 |
| 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 |
| NATIONAL LIFE GROUP Zenith Growth 10 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 8.25 | 2.60 | 0% / 10% | 10 yrs | |
| 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 |

| 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 |
|---|---------|---------------|-------------|----------------|----------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 |
| NATIONAL LIFE GROUP Flex Secure Growth 10 MVA | A+ | 85 | 5,000 | FPA | | | 7.75 | 2.40 | 0% / 10% | 10 yrs | |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | |
| NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA | A+ | 75 | 5,000 | FPA | | | 7.50 | 2.30 | 0% / 10% | 10 yrs | Included |
| 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 |
| WESTERN UNITED LIFE INS. CO.. New Horizon Plus 10 MVA | B++ | 80 | 10,000 | Single | | | 8.00 | 2.25 | 0% / 5% | 10 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA | A | 75 | 5,000 | 1 Year or Less | | | 4.25 | 2.00 | 0% / 10% | 10 yrs | Multiple |
| AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield Bonus 10 MVA | A | 80 | 5,000 | FPA | 14.00 | | 3.25 | 2.00 | Int / 10% | 10 yrs | Included |
| 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 | |
| WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA | B++ | 80 | 10,000 | Single | | | 7.10 | 2.00 | 10% / 10% | 10 yrs | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA | A | 80 | 5,000 | FPA | 14.00 to 21.00 | | 6.00 | 1.90 | Int / 10% | 10 yrs | Optional |
| 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 |
| NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA | A+ | 75 | 5,000 | FPA | 5.00 | | 6.50 | 1.70 | 0% / 10% | 10 yrs | |

| 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 | |
| NATIONAL LIFE GROUP Income Driver 10 MVA | A+ | 85 | 25,000 | 1 Year or Less | | | 6.00 | 1.70 | 0% / 10% | 10 yrs | Optional |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| THE STANDARD Enhanced Choice Index Plus 10 MVA | A | 80 | 15,000 | Single | | 0.00 | 8.50 | 4.00 MYG | 0% / 10% | 10 yrs | Optional |
| AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | | 3.85 MYG | 10% / 10% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | | | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | | | 10.75 | | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | 14.00 | | | | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA | A | 85 | 5,000 QL 10,000 NQ | Single | 14.00 | | 6.50 | | 5% / 5% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE | A | 85 | 5,000 QL 10,000 NQ | Single | 20.00 | 0.95 | | | 10% / 10% | 10 yrs | |
| AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE | A | 85 | 5,000 QL 10,000 NQ | Single | 20.00 | 0.95 | 6.50 | | 10% / 10% | 10 yrs | |

| 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 |
|--|---------|---------------|-----------------------|----------------|----------------|-------------|------------------------|------------|------------------------------|----------|----------|
| 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 | |
| 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 | |
| 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 |
| 20-Year Surrender Period | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA | A | 50 | 5,000 QL 10,000 NQ | Single | | | | 3.40 MYG | 10% / 10% | 20 yrs | |