

Fixed Indexed Annuities



Call 800-373-9697

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
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A	90	75,000	Single			10.75	5.00	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A	90	75,000	Single			10.75	5.00	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A	90	75,000	Single			10.75	5.00	0% / 10%	7 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A	90	75,000	Single			10.65	4.95	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A	90	75,000	Single			10.65	4.95	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i>	A	90	75,000	Single			10.65	4.95	0% / 10%	7 yrs	
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	
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
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	
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
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	
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
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	
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	
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	

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AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	10 yrs	
AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	5 yrs	
AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	7 yrs	
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.00	4.60	10% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25	Int / 10%	10 yrs	
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	
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	
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	
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	
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			10.00	4.75	0% / 10%	10 yrs	Optional
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	
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	
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	
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	

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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	
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
ATHENE IA Aviator 10 MVA High Band	A+	80	100,000	Single			9.75	4.05	10% / 10%	10 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	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA Low Band	A	90	25,000	Single			9.75	4.50	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA Low Band	A	90	25,000	Single			9.75	4.50	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA Low Band	A	90	25,000	Single			9.75	4.50	0% / 10%	7 yrs	
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	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA Low Band	A	90	25,000	Single			9.65	4.45	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA Low Band	A	90	25,000	Single			9.65	4.45	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA Low Band	A	90	25,000	Single			9.65	4.45	0% / 10%	7 yrs	
ATHENE IA Aviator 10 MVA Low Band	A+	80	10,000	Single			9.50	3.95	10% / 10%	10 yrs	
ATHENE IA Aviator 5 MVA High Band	A+	85	100,000	Single			9.50	3.90	10% / 10%	5 yrs	
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

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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	
GUARANTY INCOME LIFE Guidepath Growth 7 MVA	A-	90	15,000	Single		0.00	9.50	4.00	Int / 10%	7 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.50	5.00	Int / 10%	7 yrs	
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	
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	
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	
NATIONAL LIFE GROUP Zenith Growth 10 MVA	A+	85	25,000	1 Year or Less			9.50	2.60	0% / 10%	10 yrs	
ATHENE IA Aviator 5 MVA <i>Low Band</i>	A+	85	10,000	Single			9.25	3.80	10% / 10%	5 yrs	
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	
GUARANTY INCOME LIFE Guidepath Growth 5 MVA	A-	90	15,000	Single		0.00	9.25	4.00	Int / 10%	5 yrs	Optional
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	
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.25	4.50	0% / 10%	10 yrs	
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	10,000	1 Year or Less			9.25	4.40	0% / 10%	7 yrs	

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AXONIC INSURANCE Trailhead 10 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	10 yrs	
AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	5 yrs	
AXONIC INSURANCE Trailhead 7 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			9.00	5.00	0% / 10%	10 yrs	Optional
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
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
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	
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	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			9.00	4.75	Int / 10%	5 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	
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	

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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	
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	
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	
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	
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	
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
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			9.00	4.40	0% / 10%	7 yrs	Optional
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			9.00	4.25	0% / 10%	5 yrs	
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	
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	
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
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
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.60	10% / 10%	7 yrs	
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
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	3.00	10% / 10%	7 yrs	

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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	
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	
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	
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.75	4.30	0% / 10%	5 yrs	Optional
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 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	
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
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	
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	
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>Low Band</i>	A++	85	10,000	FPA			8.25	3.85	10% / 10%	7 yrs	Optional
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
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 10 MVA	B++	80	10,000	Single			8.00	2.25	0% / 5%	10 yrs	

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OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		8.00	3.95	0% / 10%	10 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			8.00	4.00	0% / 10%	3 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.50	0% / 10%	7 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
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	
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	
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
WESTERN UNITED LIFE INS. CO.. New Horizon Plus 7 MVA	B++	80	10,000	Single			7.75	2.00	0% / 5%	7 yrs	
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
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
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			7.50	2.30	0% / 10%	7 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
NATIONAL LIFE GROUP Zenith Growth 5 MVA	A+	85	25,000	1 Year or Less			7.50	2.30	0% / 10%	5 yrs	

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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
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
WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA	B++	80	10,000	Single			7.10	2.00	10% / 10%	10 yrs	
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	
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
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA	A+	85	5,000	FPA			7.00	2.10	0% / 10%	5 yrs	
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
WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA	B++	80	10,000	Single			6.75	1.95	10% / 10%	7 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	
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	
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA	A+	75	5,000	FPA	5.00		6.50	1.70	0% / 10%	10 yrs	

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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
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	
GUARANTY INCOME LIFE Guidepath Income 10 MVA	A-	80	15,000	Single		0.00	6.25	3.00	Int / 10%	10 yrs	Included
GUARANTY INCOME LIFE Guidepath Income 7 MVA	A-	80	15,000	Single		0.00	6.25	3.00	Int / 10%	7 yrs	Included
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	
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	
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
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Bonus Income MVA	B++	80	10,000	FPA	8.00		6.00	3.50	0% / 10%	10 yrs	Included
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
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
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
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	
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	
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.50	3.05	10% / 10%	10 yrs	Included

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ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.50	3.00	10% / 10%	10 yrs	Included
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
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	
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	17.00 to 23.00	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	16.00 to 20.00	0.95	5.50	2.90	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
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	
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		5.50	0.00 5.00 5.00	10% / 10%	10 yrs	
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.25	2.90	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.25	2.90	10% / 10%	7 yrs	Included
GUARANTY INCOME LIFE Guidepath Bonus MVA	A-	80	15,000	Single	17.00	0.00	5.25	3.00	Int / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			5.00	3.25	0% / 7%	10 yrs	Optional

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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
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
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	
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
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
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
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
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
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
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
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
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.70 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				4.00 MYG	10% / 10%	7 yrs	

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GBU LIFE Asset Guard Fixed Index Annuity	A-	95	25,000	Single				4.00 MYG	10% / 10%	4 yrs ↺	
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	10% / 10%	4 yrs ↺	