

Fixed Indexed Annuities

800-373-9697 for Contracting and Sales Support

List filtered for The Standard, Western United Life Insurance Company, Sagicor Life Insurance Company, Capitol Life Insurance Company, Nassau Life and Annuity Company, GBU Life, National Life Group

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
4-Year Surrender Period											
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	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											
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A	90	75,000	Single			10.25	0.00 5.00 5.00	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	0.00 4.95 4.95	0% / 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	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	0.00 4.50 4.50	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	0.00 4.45 4.45	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single		0.00	9.00	4.25	0% / 10%	5 yrs	
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			9.00	4.25	0% / 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		0.00	9.00	4.25 MYG	0% / 10%	5 yrs	Optional

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7-Year Surrender Period											
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A	90	75,000	Single			10.25	0.00 5.00 5.00	0% / 10%	7 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	0.00 4.95 4.95	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	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	0.00 4.50 4.50	0% / 10%	7 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	0.00 4.45 4.45	0% / 10%	7 yrs	
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	10,000	1 Year or Less			9.25	4.40	0% / 10%	7 yrs	
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single		0.00	9.50	4.25	0% / 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	
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 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	

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WESTERN UNITED LIFE INS. CO.. New Horizon Plus 7 MVA	B++	80	10,000	Single			7.75	2.00	0% / 5%	7 yrs	
WESTERN UNITED LIFE INS. CO.. New Horizon 7 MVA	B++	80	10,000	Single			6.75	1.95	10% / 10%	7 yrs	
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
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single		0.00	9.50	4.25 MYG	0% / 10%	7 yrs	Optional
10-Year Surrender Period											
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A	90	75,000	Single			10.25	0.00 5.00 5.00	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A	90	75,000	Single			10.15	0.00 4.95 4.95	0% / 10%	10 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
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	

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A	90	25,000	Single			9.25	0.00 4.50 4.50	0% / 10%	10 yrs	
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.25	4.50	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i>	A	90	25,000	Single			9.15	0.00 4.45 4.45	0% / 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	
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	
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
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
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	

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NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional
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	
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
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
NATIONAL LIFE GROUP Zenith Growth 10 MVA	A+	85	25,000	1 Year or Less			9.50	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
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 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	

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WESTERN UNITED LIFE INS. CO.. New Horizon 10 MVA	B++	80	10,000	Single			7.10	2.00	10% / 10%	10 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	
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
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
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single		0.00	9.00	4.25 MYG	0% / 10%	10 yrs	Optional