



Fixed Indexed Annuities

FIA

List filtered for Illinois, The Standard, North American Company, Guaranty Income Life, American Equity Investment Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Sagicor Life Insurance Company, Clear Spring Life, Americo (Legacy), Ameritas (Legacy), Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Farmers Life Insurance Company, Aspida, NexAnnuity, Axonic Insurance, The Standard (Legacy)

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
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		0-50: 9.00+
15-Year Surrender Period												
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	20.00 to 22.00		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	27.00 to 29.00	0.95	7.00	3.70	10% / 10%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
14-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		6.00	3.50 ↓ 3.25	Int / 10%	14 yrs		0-UP: 7.00
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	13.00 to 25.00		6.50	2.80	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	17.00 to 29.00		6.50	2.80	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.25	8.00 ↔ 8.00	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25 ↓ 5.00	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.50	5.05	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA			9.00	5.00	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 6.75+

Fixed Indexed Annuities

FIA

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
AMERICAN LIFE MaxGrowth 10 MVA	B++	85	20,000	1 Year or Less			10.50	5.00	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
NEXANNUITY NexCompounder 10 MVA	B+	85	25,000	1 Year or Less			10.50	5.00	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 6.00+ 81-UP: 3.25+
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		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			10.00	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.25	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
CLEAR SPRING LIFE TriVysta MVA	A-	81	5,000 QL 10,000 NQ	1 Year or Less			10.25	4.60	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.00+ 76-UP: 3.50+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.50	4.50 <small>0.00</small> 4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	4.50 <small>0.00</small> 4.50	0% / 10%	10 yrs		0-UP: 5.00+
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		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			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
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		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+

Fixed Indexed Annuities

FIA

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
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+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			9.50	4.30 ↓ 4.00	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single			9.50	4.25	10% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
AMERICO (LEGACY) LibertyMark Freedom 10 LOAN	A	85	10,000	Single			8.05	4.25	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+ 81-85: 4.00+
AXONIC INSURANCE Trailhead 10 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			8.50	4.05 ↓ 3.75	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			9.50	4.05 ↓ 3.75	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less			9.50	4.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
AMERICAN LIFE MaxGrowth 10 Bonus MVA	B++	85	20,000	1 Year or Less	8.00 to 10.00		8.50	4.00	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25 76-80: 5.25 81-UP: 4.75
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.25	3.80	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i>	A	78	25,000	Single			8.50	3.80 ↓ 3.50	10% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+

Fixed Indexed Annuities

FIA

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
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			7.50	3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
AMERITAS (LEGACY) ApexAdvantage MVA	A	85	25,000	1 Year or Less			5.95	3.70	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-85: 4.50+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.50	3.60	0% / 10%	10 yrs	Optional	0-75: 7.00 76-80: 5.00
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA			5.75	3.50	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
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+
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	-0.25 3.50 ↓ 3.25	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			9.50	3.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
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+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
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+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+

Fixed Indexed Annuities

FIA

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
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+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Enhanced Premium Bonus MVA, FEE	B++	85	10,000	1 Year or Less	10.00 to 17.00	0.95	7.25	3.25	0% / 10%	10 yrs		0-75: 7.50 76-85: 5.50
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			8.75	3.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
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 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	0.95	6.25	3.20	5% / 5%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
AXONIC INSURANCE Trailhead 10 PLUS MVA <i>High Band</i>	A-	89	100,000	Single	16.00		6.75	3.15	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 10 PLUS Enhanced MVA, FEE <i>High Band</i>	A-	89	100,000	Single	23.00	0.95	6.75	3.15	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			8.80	3.10	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less			8.80	3.10	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	14.00 to 17.00		6.00	3.00	0% / 5%	10 yrs		0-74: 7.00+ 75-85: 4.00+
AMERICAN LIFE American Select 10 Bonus Plus MVA, FEE	B++	85	20,000	Single	20.00 to 23.00	0.80	6.00	3.00	0% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+

Fixed Indexed Annuities

FIA

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
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Premium Bonus MVA	B++	85	10,000	1 Year or Less	8.00 to 14.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
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+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.00	2.95	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	14.00 to 16.00		5.50	2.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	20.00 to 22.00	0.95	5.50	2.90	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA 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+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			7.80	2.85	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less			7.80	2.85	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
AMERICO (LEGACY) OptiMark MVA	A	80	10,000	Single	12.00		5.75	2.85	10% / 10%	10 yrs		71-75: 7.00+ 76-80: 5.00+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25 76-80: 5.25 81-UP: 4.75
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single			5.00	2.75	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
AXONIC INSURANCE Trailhead 10 PLUS MVA <i>Low Band</i>	A-	89	20,000	Single	16.00		6.50	2.75	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+

Fixed Indexed Annuities

FIA

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
AXONIC INSURANCE Trailhead 10 PLUS Enhanced MVA, FEE <i>Low Band</i>	A-	89	20,000	Single	23.00	0.95	6.50	2.75	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	11.00 to 20.00		6.00	2.70	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	14.00 to 23.00		6.00	2.70	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			4.90	2.65 0.00 2.65	10% / 10%	10 yrs	Included	50-75: 7.00+
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single			4.25	2.50	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			3.90	2.40 0.00 2.40	10% / 10%	10 yrs	Included	50-75: 7.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA	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 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+
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included	40-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00		4.50	2.25 -0.25 2.00	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	11.00 to 14.00		5.25	2.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+

Fixed Indexed Annuities

FIA

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
THE STANDARD (LEGACY) EclipseMark 10 Plus MVA	A	80	25,000	Single	12.00		4.75	2.20 0.00 2.20	0% / 15%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
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	40-UP: 7.00+
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	18-75: 7.00+ 76-UP: 5.45+
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	11.00 to 14.00		4.50	2.00	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	14.00 to 21.00		5.00	1.90	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			3.50	1.80 0.00 1.80	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i>	A	78	25,000	Single			2.75	1.55 0.00 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 0.00 1.20	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single			2.20	1.00 0.00 1.00	10% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
THE STANDARD (LEGACY) EclipseMark 10 MVA	A	80	25,000	Single			8.00	4.00 0.00 4.00 MYG	0% / 15%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			8.50	3.75 0.00 3.75 MYG	0% / 10%	10 yrs		0-UP: 7.00+

Fixed Indexed Annuities

FIA

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
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single					5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
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		0-75: 7.25 76-80: 5.25 81-UP: 4.75
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		0-75: 7.25 76-80: 5.25 81-UP: 4.75
8-Year Surrender Period												
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			7.60	3.05	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.50	0.00 7.75 ↕ 7.75	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
AXONIC INSURANCE Trailhead 7 MVA High Band	A-	89	100,000	Single			10.50	5.05	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	-0.25 5.00 ↓ 4.75	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+

Fixed Indexed Annuities

FIA

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
NEXANNUITY NexCompounder 7 MVA	B+	85	25,000	1 Year or Less			10.50	5.00	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.75+ 81-UP: 3.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA High Band	A-	90	75,000	Single			10.00	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
THE STANDARD Index Select Annuity 7 MVA Low Band	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+
THE STANDARD Index Select Annuity 7 MVA High Band	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+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA Low Band	A-	90	25,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.25	4.35	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	6.00	0.95	8.25	4.35	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			9.50	-0.30 4.30 4.00	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			9.50	4.25	10% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
AXONIC INSURANCE Trailhead 7 MVA Low Band	A-	89	20,000	Single			9.50	4.25	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+

Fixed Indexed Annuities

FIA

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
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	4.05 ↓ 3.75	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			9.25	4.00	0% / 10%	7 yrs		0-75: 6.00+ 76-85: 4.00+
AMERICO (LEGACY) LibertyMark Freedom 7 LOAN	A	85	10,000	Single			8.00	4.00	Int / 10%	7 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 3.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.75	3.80	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Enhanced Liquiditiy MVA	B++	85	10,000	1 Year or Less			7.50	3.75	0% / 10%	7 yrs		0-75: 6.00+ 76-85: 4.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Enhanced Premium Bonus MVA, FEE	B++	85	10,000	1 Year or Less	8.00 to 10.00	0.95	7.25	3.75	0% / 10%	7 yrs		0-75: 6.00 76-85: 4.00
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			8.50	3.50 ↓ 3.50	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Premium Bonus MVA	B++	85	10,000	1 Year or Less	6.00 to 8.00		6.25	3.50	0% / 10%	7 yrs		0-75: 6.00+ 76-85: 4.00+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+

Fixed Indexed Annuities

FIA

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
AXONIC INSURANCE Trailhead 7 Plus MVA <i>High Band</i>	A-	89	100,000	Single	12.00		6.75	3.15	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 7 Plus Enhanced MVA, FEE <i>High Band</i>	A-	89	100,000	Single	17.00	0.95	6.75	3.15	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	11.00 to 13.00		6.00	3.00	0% / 5%	7 yrs		0-74: 5.25+ 75-85: 3.00+
AMERICAN LIFE American Select 7 Bonus Plus MVA, FEE	B++	85	20,000	Single	15.00 to 17.00	0.80	6.00	3.00	0% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.00	2.75	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
AXONIC INSURANCE Trailhead 7 Plus MVA <i>Low Band</i>	A-	89	20,000	Single	12.00		6.50	2.75	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 7 Plus Enhanced MVA, FEE <i>Low Band</i>	A-	89	20,000	Single	17.00	0.95	6.50	2.75	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	2.65	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			4.60	2.40 0.00 2.40	10% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			3.60	2.15 0.00 2.15	10% / 10%	7 yrs	Included	50-80: 5.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.10 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+

Fixed Indexed Annuities

FIA

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
ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				3.35 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.00	0.00 3.75 3.75 MYG	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
5-Year Surrender Period												
AXONIC INSURANCE Trailhead 5 MVA High Band	A-	89	100,000	Single			10.50	5.05	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA High Band	A-	90	75,000	Single			10.00	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	-0.25 4.75 4.50	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
THE STANDARD Index Select Annuity 5 MVA Low Band	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+
THE STANDARD Index Select Annuity 5 MVA High Band	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+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA Low Band	A-	90	25,000	Single			9.00	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+

Fixed Indexed Annuities

FIA

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
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	-0.30 4.30 ↓ 4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	-0.30 4.05 ↓ 3.75	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.25	0.00 4.00 ↔ 4.00	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less			9.00	3.75	0% / 10%	5 yrs		0-75: 5.00+ 76-85: 2.50+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			7.50	3.75	0% / 10%	5 yrs		0-75: 5.00+ 76-85: 2.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			8.00	3.55	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
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		18-75: 4.50+ 76-UP: 3.38+
OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA	A	89	20,000	Single			8.25	0.00 3.50 ↔ 3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			9.25	3.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			8.50	3.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
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		18-75: 4.50+ 76-UP: 3.38+

Fixed Indexed Annuities

FIA

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
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
AXONIC INSURANCE Trailhead 5 PLUS MVA <i>High Band</i>	A-	89	100,000	Single	9.00		6.75	3.15	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 5 PLUS Enhanced MVA, FEE <i>High Band</i>	A-	89	100,000	Single	12.00	0.95	6.75	3.15	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 Premium Bonus MVA	B++	85	10,000	1 Year or Less	3.00 to 7.00		6.00	3.00	0% / 5%	5 yrs		0-75: 5.00 76-85: 2.50
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		18-75: 4.50+ 76-UP: 3.38+
AXONIC INSURANCE Trailhead 5 PLUS MVA <i>Low Band</i>	A-	89	20,000	Single	9.00		6.50	2.75	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 5 PLUS Enhanced MVA, FEE <i>Low Band</i>	A-	89	20,000	Single	12.00	0.95	6.50	2.75	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		5.00	2.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		4.25	2.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00 MYG	0% / 10%	5 yrs ↻		0-80: 2.75+ 81-90: 1.75+

Fixed Indexed Annuities

FIA

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
THE STANDARD (LEGACY) EclipseMark 5 MVA	A	90	25,000	Single			7.00	0.00 3.75 3.75 MYG	0% / 15%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-85: 2.50+ 86-UP: 1.50+
THE STANDARD (LEGACY) EclipseMark 5 Plus MVA	A	85	25,000	Single	3.00 to 6.00		4.50	0.00 2.15 2.15 MYG	0% / 15%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-UP: 2.50+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	0.00 3.75 3.75 MYG	0% / 10%	5 yrs		0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-85: 2.85+
3-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.00	+0.25 6.50 6.75	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+