



Fixed Indexed Annuities

FIA RATE WATCH

List filtered for Fidelity & Guaranty Life, Guaranty Income Life, American Equity Investment Life Insurance Company, Americo, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Athene Annuity & Life (Annexus), Global Atlantic Financial Group, Securian Financial, Sentinel Security Life Insurance Company, Delaware Life, Americo (Legacy), Atlantic Coast Life, Ameritas (Legacy), SILAC, Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Farmers Life Insurance Company, Aspida, Ibis, Revol One Financial

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A	73	10,000	Single	11.00 to 15.00	8.75	4.30	0% / 5%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A	73	10,000	Single	14.00 to 20.00	8.75	4.30	10% / 10%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
14-Year Surrender Period											
SILAC Denali 14 MVA	B+	80	10,000	1 Year or Less		11.75	5.25	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 14 (CO) MVA	B+	80	10,000	1 Year or Less		11.50	5.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Teton 14 MVA	B+	80	10,000	1 Year or Less	5.00 High	8.75	4.75	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Teton 14 (CA) MVA	B+	56	10,000	1 Year or Less		8.25	4.50	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC Teton 14 (CO) MVA	B+	80	10,000	1 Year or Less	5.00 High	8.50	4.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 14 MVA	B+	80	10,000	1 Year or Less	8.00 to 13.00	8.75	4.25	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 14 (CA, IN) MVA	B+	80	10,000	1 Year or Less		9.25	4.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less	8.00 to 13.00	8.50	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	8.00 to 11.00	9.50	4.00	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	12.00	7.00	4.00	Int / 10%	14 yrs	Optional	0-75: 8.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00	10.25	4.00	0% / 10%	14 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00	10.25	4.00	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Teton Bonus 14 MVA	B+	80	10,000	1 Year or Less	13.00 to 18.00	7.00	3.75	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 14 (CA, IN) MVA	B+	80	10,000	1 Year or Less	8.00 to 13.00	7.25	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Teton Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less	13.00 to 18.00	6.85	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Teton Bonus 14 (CA) MVA	B+	56	10,000	1 Year or Less	13.00	6.75	3.00	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC VEGA 14 MVA	B+	80	10,000	1 Year or Less		5.00	2.25	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (CO) MVA	B+	80	10,000	1 Year or Less		4.75	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (IN) MVA	B+	80	10,000	1 Year or Less		4.25	2.00	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 MVA	B+	80	10,000	1 Year or Less		4.00	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less		3.75	1.75	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (IN) MVA	B+	80	10,000	1 Year or Less		3.25	1.75	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
12-Year Surrender Period											
ATHENE ANNUITY & LIFE (ANNEXUS) BCA 12 2.0 MVA	A	76	10,000	Single				5% / 10%	12 yrs	Optional	
10-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single		15.00	11.00	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single		15.00	11.00	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	10.00		5.70	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-85: 6.00+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE	B++	85	5,000	Single	10.00	12.25	5.70	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
DELAWARE LIFE Target Growth 10 MVA <i>High Band</i>	A-	80	100,000	FPA		11.25	5.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less		12.00	5.25	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	5.00	10.75	5.25	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single		11.50	5.15	0% / 10%	10 yrs		0-75: 7.00+
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA		10.00	5.00	0% / 10%	10 yrs		55-75: 8.00+ 76-80: 6.00+
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		11.75	5.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA		10.00	5.00	Int / 10%	10 yrs	Optional	0-80: 7.00+
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA		10.00	5.00	Int / 10%	10 yrs		0-UP: 7.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single		12.25	5.00	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		12.25	5.00	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	10 yrs	Optional	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	10 yrs	Optional	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	10 yrs	Optional	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	90	100,000	Single		11.50	5.00	0% / 10%	10 yrs		18-75: 6.75+ 76-90: 3.50+
DELAWARE LIFE Target Growth 10 MVA <i>Low Band</i>	A-	80	25,000	FPA		9.25	5.00	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single		11.75	4.90	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	80	15,000	Single		11.75	4.90	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single		11.75	4.90	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	80	15,000	Single		11.75	4.90	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single		10.50	4.90	0% / 10%	10 yrs		0-75: 7.00+
AMERICO (LEGACY) LibertyMark Freedom 10 LOAN	A	85	10,000	Single		16.20	4.80	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	10.00	10.00	4.75	0% / 5%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-85: 6.00+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	10.00	10.00	4.75	0% / 5%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
SILAC Denali 10 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		9.75	4.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		19.00	4.75	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+

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ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	90	25,000	Single		10.75	4.75	0% / 10%	10 yrs		18-75: 6.75+ 76-90: 3.50+
IBEXIS FIA Plus 10 MVA <i>High Band</i>	A-	82	100,000	Single		11.25	4.65	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		18.75	4.65	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
AMERICO (LEGACY) ClassicMark 10 LOAN	A	90	10,000	Single		15.80	4.60	10% / 10%	10 yrs		0-80: 6.25+ 81-85: 5.25+ 86-90: 1.75+
AMERITAS (LEGACY) FlexMark Select MVA <i>High Band</i>	A	85	200,000	1 Year or Less		8.25	4.55	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERITAS (LEGACY) FlexMark Select LT MVA <i>High Band</i>	A	85	200,000	1 Year or Less		8.25	4.55	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less		11.00	4.50	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
SILAC Teton 10 MVA	B+	85	10,000	1 Year or Less	5.00 High	8.75	4.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
IBEXIS FIA Plus 10 MVA <i>Low Band</i>	A-	82	25,000	Single		10.25	4.45	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
AMERITAS (LEGACY) FlexMark Select MVA <i>Low Band</i>	A	85	25,000	1 Year or Less		7.90	4.40	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERITAS (LEGACY) FlexMark Select LT MVA <i>Low Band</i>	A	85	25,000	1 Year or Less		7.90	4.40	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERITAS (LEGACY) ApexAdvantage MVA	A	85	25,000	1 Year or Less			4.30	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-85: 4.50+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	2.00 to 4.00	7.75	4.30	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERITAS (LEGACY) FlexMark Select Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	6.00	7.75	4.30	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
SILAC Denali 10 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		8.00	4.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+


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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.50 to 10.00	8.75	4.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less		9.00	4.25	10% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Premium Bonus MVA	B++	85	10,000	1 Year or Less	7.00 to 10.00	9.00	4.25	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
SILAC Teton 10 State Variation MVA	B+	85	10,000	1 Year or Less	5.00 High	8.25	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SECURIAN FINANCIAL SecureLink Future 10	A+	80	10,000	1 Year or Less		8.00	4.20	0% / 10%	10 yrs	Optional	
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>Low Band</i>	A	85	25,000	1 Year or Less	2.00 to 4.00	7.45	4.15	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERITAS (LEGACY) FlexMark Select Plus MVA <i>Low Band</i>	A	85	25,000	1 Year or Less	6.00	7.45	4.15	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERICO (LEGACY) ClassicMark 10 Plus LOAN	A	80	10,000	Single	4.00	12.55	4.10	10% / 10%	10 yrs		0-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00	9.25	4.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA		10.75	4.00	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA			4.00	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
EQUITRUST LIFE INSURANCE COMPANY Market Ten Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	8.00	7.00	4.00	Int / 10%	10 yrs	Optional	0-80: 6.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00	10.00	4.00	0% / 10%	10 yrs		0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00	10.00	4.00	0% / 10%	10 yrs	Included	0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual 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	10.00	3.85	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	10.00	3.85	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	11.00 to 14.00	7.75	3.80	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	17.00 to 20.00	7.75	3.80	0% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA		9.25	3.75	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	7.00 to 10.00	6.50	3.75	0% / 10%	10 yrs		0-UP: 7.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00	9.50	3.65	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00	9.50	3.65	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP  PRL	B++	85	15,000	Single	7.00 to 10.00	9.50	3.65	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00	9.50	3.65	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 12.00	7.50	3.60	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	8.00 to 18.00	7.50	3.60	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
SILAC Denali Bonus 10 (CO, DE, ID, IN, MA, MO, MD, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less	6.50 to 10.00	7.00	3.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+

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FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
IBEXIS FIA Plus 10 Premium Bonus MVA High Band	A-	82	100,000	Single	16.00	7.50	3.50	0% / 10%	10 yrs		0-70: 7.00 71-75: 6.00 76-82: 3.50
AMER. EQUITY INVESTMENT LIFE INS. CO. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs		18-75: 6.00+ 76-UP: 4.50+
AMERICO (LEGACY) LibertyMark Freedom 10 Plus LOAN	A	80	10,000	Single	6.00 to 7.00	10.00	3.50	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
DELAWARE LIFE PrimeStart Bonus 10 MVA High Band	A-	80	100,000	FPA	10.00	8.00	3.50	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
DELAWARE LIFE Target Income 10 MVA High Band	A-	80	500,000	FPA		6.00	3.50	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
SILAC Teton Bonus 10 MVA	B+	85	10,000	1 Year or Less	9.00 to 18.00	7.00	3.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
DELAWARE LIFE Target Income 10 MVA Mid Band	A-	80	100,000	FPA		5.75	3.40	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
IBEXIS FIA Plus 10 Premium Bonus MVA Low Band	A-	82	25,000	Single	16.00	6.50	3.30	0% / 10%	10 yrs		0-70: 7.00 71-75: 6.00 76-82: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA Low Band	A	85	25,000	Single		10.00	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA Low Band	A	85	25,000	Single		10.00	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
DELAWARE LIFE PrimeStart Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	FPA	10.00	6.75	3.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	10.00	7.25	3.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 3.50+
DELAWARE LIFE Target Income 10 MVA <i>Low Band</i>	A-	80	25,000	FPA		5.50	3.25	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
SILAC Teton Bonus 10 State Variation MVA	B+	85	10,000	1 Year or Less	9.00 to 18.00	6.50	3.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
ATHENE IA Agility 10 MVA	A	80	10,000	Single		6.25	3.15	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00	7.00	3.15	0% / 10%	10 yrs		18-75: 6.75 76-80: 3.50
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP	B++	80	15,000	Single		6.50	3.10	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
ATHENE IA Agility 10 CA MVA	A	80	10,000	Single		6.25	3.00	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Ascent Pro 10 Bonus MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional	65-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A-	80	5,000	FPA	5.00	6.00	3.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	11.00	7.50	3.00	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite [®] 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	16.00	7.50	3.00	10% / 10%	10 yrs		0-70: 6.50 71-75: 6.00 76-UP: 5.00

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Denali Bonus 10 (AK, CA, CT, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less	6.50 to 8.00	5.75	3.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single		4.00	3.00	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group D MVA, ROP	B++	80	15,000	Single		4.00	3.00	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single		4.00	3.00	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP	B++	80	15,000	Single		4.00	3.00	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP	B++	80	15,000	Single		6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group D MVA, ROP	B++	80	15,000	Single		6.00	3.00	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00	8.25	3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		6.00	3.00	0% / 10%	10 yrs	Included	50-75: 7.00+
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	10.00	6.50	3.00	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 3.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00	6.25	2.90	0% / 10%	10 yrs		18-75: 6.75 76-80: 3.50
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	B++	80	15,000	Single		6.00	2.80	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B++	85	5,000	Single	3.00 to 10.00		2.75	0% / 10%	10 yrs		0-75: 7.65+ 76-85: 5.65+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00		2.75	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00		2.75	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less			2.75	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less			2.75	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Legacy Benefit Rider MVA	B++	85	5,000	1 Year or Less	3.00 to 10.00		2.75	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single		8.00	2.75	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
ATLANTIC COAST LIFE Income Navigator Annuity MVA	B++	80	5,000	Single	7.00	4.00	2.75	Int / 10%	10 yrs		0-75: 7.40+ 76-80: 5.15+
ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA	B++	80	5,000	Single	7.00	4.00	2.75	Int / 10%	10 yrs	Optional	0-75: 7.40+ 76-UP: 5.15+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single		5.00	2.75	0% / 10%	10 yrs	Included	50-75: 7.00+
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single		5.25	2.75	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 3.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	10 yrs	Multiple	40-UP: 7.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single		7.75	2.50	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single		4.50	2.50	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 3.50+
SILAC VEGA 10 MVA	B+	85	10,000	1 Year or Less		5.25	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 10 (CO, DE, ID, IN, MA, MO, MD, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		4.75	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+
SILAC VEGA 10 (AK, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		4.50	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC VEGA Bonus 10 MVA	B+	85	10,000	1 Year or Less		5.00	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (AK, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA		2.25	1.75	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-85: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP	B++	80	15,000	Single		4.50	1.65	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single		4.50	1.65	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	15.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index Non-GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	7.00	2.50	1.50	Int / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single		4.00	1.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single		4.00	1.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
ATHENE ANNUITY & LIFE (ANNEXUS) Athene Velocity MVA	A	78	10,000	Single				10% / 10%	10 yrs	Included	
ATHENE ANNUITY & LIFE (ANNEXUS) BCA 10 2.0 MVA	A	78	10,000	Single				5% / 10%	10 yrs	Optional	
9-Year Surrender Period											
AMERICO Ultimate One Index 9 LOAN	A	85	10,000	Single		8.75	4.55	0% / 10%	9 yrs		0-80: 8.00+ 81-UP: 6.00+
SECURIAN FINANCIAL SecureLink Future 9	A+	80	10,000	1 Year or Less		7.90	4.10	0% / 10%	9 yrs	Optional	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
AMERICO Ultimate One Index 9 Bonus (411) LOAN	A	80	10,000	Single	4.00 to 5.00	7.50	3.80	0% / 10%	9 yrs		0-80: 8.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	5.00	6.00	3.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	9 yrs	Multiple	40-UP: 7.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	9 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
8-Year Surrender Period											
ATHENE ANNUITY & LIFE (ANNEXUS) BCA 8 2.0 MVA	A	84	10,000	Single				5% / 10%	8 yrs	Optional	
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single		14.00	9.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single		14.00	9.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
IBEXIS MYGA Plus 7 FIA MVA High Band	A-	80	100,000	Single			6.50	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA High Band	A-	80	100,000	Single			6.40	0% / 10%	7 yrs	🔄	0-75: 3.00 76-80: 1.75
IBEXIS MYGA Plus 7 FIA MVA Low Band	A-	80	10,000	Single			6.00	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA Low Band	A-	80	10,000	Single			5.90	0% / 10%	7 yrs	🔄	0-75: 3.00 76-80: 1.75
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less		11.95	5.25	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single		11.50	5.10	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
DELAWARE LIFE Retirement Stages Select 7 MVA High Band	A-	85	100,000	FPA		11.00	5.10	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band	A	85	100,000	Single		18.00	5.05	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		9.50	5.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA		10.00	5.00	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	7 yrs	Optional	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	7 yrs	Optional	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	7 yrs	Optional	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	7 yrs	Included	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single		17.75	4.95	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		10.25	4.90	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	10.25	4.90	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 <i>Low Band</i>	A	85	25,000	Single		10.50	4.85	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
DELAWARE LIFE Retirement Stages Select 7 MVA <i>Low Band</i>	A-	85	25,000	FPA		10.00	4.85	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
IBEXIS FIA Plus 7 MVA High Band	A-	85	100,000	Single			11.25	4.65	0% / 10%	7 yrs	0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
SILAC Denali 7 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less			8.50	4.50	0% / 5%	7 yrs	Included 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			11.00	4.50	0% / 10%	7 yrs	0-75: 5.50+ 76-85: 4.00+
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA High Band	A+	75	100,000	Single			8.00	4.50	10% / 10%	7 yrs	
SILAC Teton 7 MVA	B+	90	10,000	1 Year or Less	3.00 High		8.75	4.50	0% / 5%	7 yrs	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
IBEXIS FIA Plus 7 MVA Low Band	A-	85	25,000	Single			10.25	4.45	0% / 10%	7 yrs	0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
AMERICO (LEGACY) LibertyMark Freedom 7 LOAN	A	85	10,000	Single			14.35	4.45	Int / 10%	7 yrs	0-70: 5.25+ 71-75: 4.75+ 76-80: 3.75+ 81-85: 2.75+
AMERICO Ultimate One Index 7 LOAN	A	90	10,000	Single			8.55	4.40	0% / 10%	7 yrs	0-80: 6.00+ 81-85: 4.00+ 86-90: 1.75+
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA Low Band	A+	75	20,000	Single			7.70	4.35	10% / 10%	7 yrs	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			9.00	4.25	10% / 10%	7 yrs	0-75: 5.50+ 76-85: 4.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Premium Bonus MVA	B++	85	10,000	1 Year or Less	5.00 to 7.00		9.00	4.25	0% / 10%	7 yrs	0-75: 5.50+ 76-85: 4.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			10.50	4.25	10% / 10%	7 yrs	0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single			10.50	4.25	10% / 10%	7 yrs	0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Teton 7 State Variation MVA	B+	90	10,000	1 Year or Less	3.00 High	8.25	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
ATHENE IA AccuMax 7 MVA High Band	A	83	100,000	Single			4.15	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
SECURIAN FINANCIAL SecureLink Ultra 7 MVA High Band	A+	85	500,000	Single		11.20	4.15	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA Mid Band	A+	85	100,000	Single		11.00	4.05	10% / 10%	7 yrs		
ATHENE IA AccuMax 7 MVA Low Band	A	83	10,000	Single			4.00	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
SILAC Denali 7 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		7.25	4.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single			4.00	0% / 0%	7 yrs		18-80: 3.00+ 81-UP: 1.65+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA		10.50	4.00	0% / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA			4.00	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
IBEXIS FIA Plus 7 Premium Bonus MVA High Band	A-	85	100,000	Single	11.00	8.25	4.00	0% / 10%	7 yrs		0-70: 5.50 71-75: 4.00 76-85: 3.00
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00	9.75	4.00	0% / 10%	7 yrs		0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00	9.75	4.00	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SECURIAN FINANCIAL SecureLink Future 7	A+	80	10,000	1 Year or Less		7.80	4.00	0% / 10%	7 yrs	Optional	
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single		10.80	3.95	10% / 10%	7 yrs		
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	8.00 to 10.00	7.75	3.80	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	12.00 to 14.00	7.75	3.80	0% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	11.00	7.25	3.80	0% / 10%	7 yrs		0-70: 5.50 71-75: 4.00 76-85: 3.00
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		7.00	3.75	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
SILAC Denali Bonus 7 MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	7.75	3.75	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 7 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	7.50	3.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single		10.00	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single		10.00	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
SILAC Teton Bonus 7 MVA	B+	90	10,000	1 Year or Less	6.50 to 14.00	7.00	3.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ATHENE IA Agility 7 MVA	A	83	10,000	Single		6.00	3.00	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Agility 7 CA MVA	A	83	10,000	Single		6.00	3.00	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		10.25	3.00	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 CA MVA, ROP, FEE	A	83	10,000	Single	5.00	10.25	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
SILAC Denali Bonus 7 (AK, CA, CT, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	5.75	3.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 7 State Variation MVA	B+	90	10,000	1 Year or Less	6.50 to 14.00	6.50	3.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA High Band	A	85	100,000	Single		8.00	2.75	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA High Band	A	80	100,000	Single		5.75	2.75	0% / 10%	7 yrs	Included	50-80: 5.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA Low Band	A	85	10,000	Single		7.75	2.50	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA Low Band	A	80	25,000	Single		4.75	2.50	0% / 10%	7 yrs	Included	50-80: 5.00+
SILAC VEGA 7 MVA	B+	90	10,000	1 Year or Less		5.25	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC VEGA Bonus 7 MVA	B+	90	10,000	1 Year or Less		5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA Bonus 7 (CO, DE, ID, IN, MA, MO, MD, NV SC, TX) MVA	B+	90	10,000	1 Year or Less		5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (AK, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		5.00	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (CO, DE, ID, IN, MA, MO, MD, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less		5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC VEGA Bonus 7 (AK, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-81: 3.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
6-Year Surrender Period											
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	25,000 QL 50,000 NQ	Single		11.00	5.00	0% / 10%	6 yrs		0-UP: 5.00+
ATHENE ANNUITY & LIFE (ANNEXUS) BCA 6 2.0 MVA, ROP	A	86	10,000	Single				5% / 10%	6 yrs		
5-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single		9.25	8.00	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single		9.25	8.00	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
IBEXIS MYGA Plus 5 FIA MVA High Band	A-	85	100,000	Single			6.30	0% / 10%	5 yrs	🔄	0-80: 2.50+ 81-85: 1.25+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single			5.95	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA <i>Low Band</i>	A-	85	10,000	Single			5.85	0% / 10%	5 yrs ↻		0-80: 2.50 81-85: 1.25
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less		11.65	5.25	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
IBEXIS MYGA Plus 5 FIA CA <i>High Band</i>	A-	85	100,000	Single			5.20	0% / 10%	5 yrs ↻		0-80: 2.50 81-85: 1.25
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single			5.00	0% / 10%	5 yrs ↻		0-80: 2.75+ 81-90: 1.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA		10.00	5.00	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	5 yrs	Optional	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single		11.50	5.00	0% / 10%	5 yrs	Optional	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	5 yrs	Included	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single			5.00	0% / 10%	5 yrs	Optional	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single		11.75	5.00	0% / 10%	5 yrs		18-75: 4.50+ 76-90: 2.50+
AMERICO Elite 5 LOAN	A	90	10,000	Single			4.95	Int / 10%	5 yrs ↻		0-75: 4.50+ 76-80: 4.00+ 81-85: 3.50+ 86-90: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		18.00	4.90	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
DELAWARE LIFE Retirement Stages Select 5 MVA <i>High Band</i>	A-	85	100,000	FPA		10.75	4.90	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single		17.75	4.80	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single		11.00	4.75	0% / 10%	5 yrs		18-75: 4.50+ 76-90: 2.50+
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single		11.25	4.65	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
DELAWARE LIFE Retirement Stages Select 5 MVA <i>Low Band</i>	A-	85	25,000	FPA		9.75	4.65	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less		11.00	4.50	0% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SILAC Teton 5 MVA	B+	90	10,000	1 Year or Less	2.00 High	8.75	4.50	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single		10.25	4.45	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less		9.00	4.25	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SILAC Teton 5 State Variation MVA	B+	90	10,000	1 Year or Less	2.00 High	8.25	4.25	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	8.00	8.50	4.10	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single		11.20	4.10	10% / 10%	5 yrs		
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single			4.00	0% / 0%	5 yrs	🔄	18-80: 3.00+ 81-UP: 1.75+
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single		11.00	4.00	10% / 10%	5 yrs		
IBEXIS FIA Plus 5 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	8.00	7.50	3.90	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single		10.80	3.90	10% / 10%	5 yrs		
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA		6.50	3.35	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
SILAC Teton Bonus 5 MVA	B+	90	10,000	1 Year or Less	4.50 to 9.00	7.00	3.25	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single		9.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single		9.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
SILAC Teton Bonus 5 State Variation MVA	B+	90	10,000	1 Year or Less	4.50 to 9.00	6.50	3.00	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single		4.10	2.75	0% / 0%	5 yrs	🔄	86-90: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA	B++	90	5,000	Single		4.10	2.75	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-86: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single		4.10	2.75	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-85: 1.60+
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single		4.10	2.75	Int / 10%	5 yrs	🔄	0-80: 2.25+ 81-85: 1.60+
ATLANTIC COAST LIFE Safe Anchor FL (Additional Fee for Waivers) MVA	B++	90	5,000	Single		4.10	2.75	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-90: 1.60+

Fixed Indexed Annuities

FIA RATE WATCH

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
3-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single		6.50	6.00	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single		6.50	6.00	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
IBEXIS MYGA Plus 3 FIA MVA <i>High Band</i>	A-	85	100,000	Single			5.85	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA <i>High Band</i>	A-	85	100,000	Single			5.75	0% / 10%	3 yrs ↻		0-80: 1.50 81-85: 1.00
IBEXIS MYGA Plus 3 FIA MVA <i>Low Band</i>	A-	85	10,000	Single			5.50	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA <i>Low Band</i>	A-	85	10,000	Single			5.40	0% / 10%	3 yrs ↻		0-80: 1.50 81-85: 1.00
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single			4.00	0% / 0%	3 yrs ↻		18-80: 1.75+ 81-UP: 0.75+