



Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base 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		8.25	-0.40 4.05 ↓ 3.65	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	0.95	8.25	-0.40 4.05 ↓ 3.65	10% / 10%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
NATIONAL WESTERN LIFE NWL Ultra Future® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.75 to 9.00			3.00	0% / 10%	15 yrs	Optional	0-70: 5.00+ 0-75: 5.00+ 71-75: 1.50+ 76-80: 0.25+ 76-80: 3.00+
14-Year Surrender Period												
SILAC Denali 14 MVA	B+	80	10,000	1 Year or Less	3.00 High		10.00	5.00	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 14 (CO) MVA	B+	80	10,000	1 Year or Less	3.00 High		9.75	4.75	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Teton 14 MVA	B+	80	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali 14 (CA, IN) MVA	B+	80	10,000	1 Year or Less	3.00 High		8.75	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 14 MVA	B+	80	10,000	1 Year or Less	8.00 to 16.00		7.50	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		8.75	4.00	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		8.75	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		8.75	4.00	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
SILAC Teton 14 (CA) MVA	B+	56	10,000	1 Year or Less	5.00 High		7.75	4.00	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		8.00	4.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Denali Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less	8.00 to 16.00		7.25	3.75	0% / 5%	14 yrs	Included	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 16.00		6.50	3.50	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	12.00		7.00	3.50	Int / 10%	14 yrs	Optional	0-75: 8.00+
SILAC Teton Bonus 14 MVA	B+	80	10,000	1 Year or Less	13.00 to 18.00		6.50	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		6.25	3.25	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 to 18.00		6.00	2.75	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	10.00 to 22.00		6.25	2.55	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	14.00 to 26.00		6.25	2.55	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA <i>Low Band</i>	A+	75	20,000	FPA	10.00		6.25	2.55	0% / 10%	14 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA <i>High Band</i>	A+	75	75,000	FPA	14.00		6.25	2.55	0% / 10%	14 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
13-Year Surrender Period												
NATIONAL WESTERN LIFE NWL Ultra Classic® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA				4.50	0% / 10%	13 yrs	Optional	0-70: 9.00+ 0-75: 9.00+ 71-75: 7.00+ 76-80: 6.00+ 76-80: 7.50+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single				13.00	10.00	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				13.00	10.00	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	0.95		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, ROP, FEE	B++	85	5,000	Single	10.00	0.95		12.25	5.70	0% / 10%	10 yrs	0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
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+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single				10.25	5.00	0% / 10%	10 yrs	0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single				10.50	5.00	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				11.00	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				11.00	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+

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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+
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+
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.70	4.95	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			10.50	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			10.50	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			10.50	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			10.50	4.90	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
AMERICO (LEGACY) LibertyMark Freedom 10 LOAN	A	85	10,000	Single			8.80	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 MVA	B+	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Multiple	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			9.00	4.75	Int / 10%	10 yrs	Optional	0-80: 7.00+
AMERICO (LEGACY) ClassicMark 10 LOAN	A	90	10,000	Single			9.00	4.60	10% / 10%	10 yrs		0-80: 6.25+ 81-85: 5.25+ 86-90: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00		9.00	4.55	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			10.00	4.50	0% / 10%	10 yrs		0-UP: 7.00
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+
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			9.00	4.50	Int / 10%	10 yrs		0-UP: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.50	0% / 10%	10 yrs		0-75: 7.00+
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			10.00	4.50	0% / 10%	10 yrs		18-75: 6.75+ 76-90: 3.50+
CLEAR SPRING LIFE TriVysta MVA	A-	81	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.00+ 76-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.45 ↕ 4.45	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.35 ↕ 4.35	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			7.70	4.30	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			9.50	4.25	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
SILAC Denali 10 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less	3.00 High		9.00	4.25	0% / 5%	10 yrs	Multiple	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+
AMERITAS (LEGACY) FlexMark Select MVA <i>High Band</i>	A	85	200,000	1 Year or Less			7.75	4.25	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+

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AMERITAS (LEGACY) FlexMark Select LT MVA <i>High Band</i>	A	85	200,000	1 Year or Less			7.75	4.25	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	4.25	0% / 10%	10 yrs		0-75: 7.00+
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.25	4.25	0% / 10%	10 yrs		18-75: 6.75+ 76-90: 3.50+
SILAC Teton 10 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+
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.50	4.25	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 Compact MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			7.20	4.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		8.35	4.15	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
AMERICO (LEGACY) ClassicMark 10 Plus LOAN	A	80	10,000	Single	4.00		7.90	4.10	10% / 10%	10 yrs		0-UP: 5.25+
AMERITAS (LEGACY) FlexMark Select MVA <i>Low Band</i>	A	85	25,000	1 Year or Less			7.40	4.10	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			7.40	4.10	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				4.05	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-85: 4.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A-	80	10,000	Single				4.05	0% / 10%	10 yrs		17-75: 7.00+ 76-80: 5.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 85	25,000	Single			7.20	4.05	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA			8.50	-1.00 4.00 ↓ 3.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.50 to 13.00		7.25	4.00	0% / 5%	10 yrs	Multiple	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+

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FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00		8.50	4.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE FG Accumulator Plus 10 MVA	A	85	10,000	FPA			9.25	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+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA High Band	A	85	200,000	1 Year or Less	2.00 to 4.00		7.25	4.00	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERITAS (LEGACY) FlexMark Select Plus MVA High Band	A	85	200,000	1 Year or Less	6.00		7.25	4.00	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		8.50	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		8.50	4.00	0% / 10%	10 yrs	Included	0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3			9.00	4.00	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
SILAC Teton 10 State Variation MVA	B+	85	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 Compact MVA Low Band	A+	Owner: Any Age Annuitant: 85	25,000	Single			6.70	3.95	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA Low Band	A	85	25,000	1 Year or Less	2.00 to 4.00		6.95	3.85	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERITAS (LEGACY) FlexMark Select Plus MVA Low Band	A	85	25,000	1 Year or Less	6.00		6.95	3.85	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
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	0.80	7.75	3.80	0% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
SILAC Denali 10 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less	3.00 High		7.50	3.75	0% / 5%	10 yrs	Multiple	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.75	3.75	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			9.25	3.70	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		8.00	3.70	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		8.00	3.70	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group A MVA, ROP, FEE	B++	80	15,000	Single	18.00	0.95	8.00	3.70	5% / 5%	10 yrs		0-75: 7.25 76-80: 5.00 81-UP: 3.25
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			8.75	3.65	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			8.75	3.65	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.55	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
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 13.00		6.50	3.50	0% / 5%	10 yrs	Multiple	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
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		6.75	3.50	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
EQUITRUST LIFE INSURANCE COMPANY Market Ten Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	8.00		7.00	3.50	Int / 10%	10 yrs	Optional	0-80: 6.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		7.50	3.50	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		7.50	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP PRL	B++	85	15,000	Single	7.00 to 10.00		7.50	3.50	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		7.50	3.50	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 Plus 10 Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 16.00	0.95	7.50	3.50	5% / 5%	10 yrs		0-75: 7.00 76-80: 4.75 81-UP: 3.25
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			7.75	3.40	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			7.75	3.40	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00		6.00	3.40	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 12.00		7.00	3.35 ↓ 2.95	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	0.95	7.00	3.35 ↓ 2.95	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	12.00		6.50	3.35 ↓ 3.25	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	7.00 to 10.00		6.00	3.30	0% / 10%	10 yrs		0-UP: 7.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	85	25,000	Single	12.00		6.25	3.25 ↓ 3.15	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			5.50	3.25 ↓ 3.00	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder <i>MVA High Band</i>	A	85	100,000	Single			5.50	-0.25 3.25 ↓ 3.00	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 <i>Low Band</i>	A	85	25,000	Single			5.50	0.00 3.25 ↔ 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 <i>High Band</i>	A	85	100,000	Single			5.50	0.00 3.25 ↔ 3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.00	3.25	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00			3.25	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
SILAC Teton Bonus 10 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	-0.30 3.15 ↓ 2.85	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
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+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.65	3.10	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 QL 10,000 NQ	Single				3.10	10% / 10%	10 yrs		0-75: 5.00+ 76-UP: 3.50+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			6.25	-0.15 3.00 ↓ 2.85	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	10.00		6.25	3.00	10% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		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	10.00		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	12.00		6.00	3.00 -1.00 ↓ 2.00	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		7.00	3.00 -0.05 ↓ 2.95	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	0.95	7.00	3.00 -0.05 ↓ 2.95	10% / 10%	10 yrs		0-70: 6.50 71-75: 6.00 76-UP: 5.00
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 11.00		5.50	3.00	0% / 5%	10 yrs	Multiple	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
FIDELITY & GUARANTY LIFE INS. CO. OF NEW YORK FGNY Index-Choice 10	A	85	10,000	FPA	2.00		6.00	3.00	0% / 10%	10 yrs		0-75: 3.50+ 76-85: 1.75+
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B++	85	5,000	Single	3.00 to 10.00			3.00	0% / 10%	10 yrs		0-75: 7.65+ 76-85: 5.65+
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			3.00	0% / 10%	10 yrs	Included	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			3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less				3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less				3.00	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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			3.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
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+
NATIONAL WESTERN LIFE NWL IMPACT 10 [®] LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.00			3.00	0% / 10%	10 yrs	Optional	0-70: 6.00+ 0-75: 7.00+ 71-75: 4.50+ 76-80: 2.00+ 76-80: 5.00+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00		7.25	3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
SILAC Teton Bonus 10 State Variation MVA	B+	85	10,000	1 Year or Less	9.00 to 18.00		5.75	3.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			10.50	3.00	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	5.00		8.75	3.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.65	2.90	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00		6.50	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+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i>	A+	79	100,000	1 Year or Less			3.25	2.80	10% / 10%	10 yrs	Multiple	50-79: 5.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			4.50	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+
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		5.50	2.75	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 3.50+
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+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.35	2.70	0% / 10%	10 yrs	Included	50-75: 7.00+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	2.65	10% / 10%	10 yrs	Multiple	50-79: 5.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00		5.75	2.65	0% / 10%	10 yrs		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	-0.50 2.50 ↓ 2.00	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			4.25	2.50	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.00 to 15.00		4.75	2.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 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+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	8.00 to 17.00		5.75	2.45	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	11.00 to 20.00		5.75	2.45	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	8.00 to 17.00		5.50	2.45	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	11.00 to 20.00		5.50	2.45	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA <i>Low Band</i>	A+	79	20,000	FPA	7.00		5.50	2.45	0% / 10%	10 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA <i>High Band</i>	A+	79	75,000	FPA	10.00		5.50	2.45	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>Low Band</i>	A	75	25,000	Single			4.35	2.45	0% / 10%	10 yrs	Included	50-75: 7.00+
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+
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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
NATIONAL WESTERN LIFE NWL® Pro Dynamic LOAN	A	90	5,000 QL 10,000 NQ	FPA				2.10	0% / 10%	10 yrs		0-69: 7.00+ 0-75: 7.00+ 70-75: 5.50+ 76-80: 5.50+ 76-85: 4.50+ 81-85: 3.50+ 86-UP: 2.50+ 86-UP: 1.50+ 86-UP: 1.50+
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-85: 5.00+
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+
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+
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		1.75	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		1.75	1.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
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+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA			8.50	4.00 ↓ 3.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
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+
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00			3.15	10% / 10%	9 yrs	Optional	0-70: 5.00+ 0-75: 5.00+ 71-75: 2.50+ 76-80: 1.50+ 76-80: 3.00+
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00			3.15	10% / 10%	9 yrs	Optional	0-70: 5.00+ 0-75: 5.00+ 71-75: 2.50+ 76-80: 1.50+ 76-80: 3.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	12.00		6.00	3.00 ↓ 2.00	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 ↓ 2.00	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		1.75	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		1.75	1.00	Int / 10%	9 yrs	Included	18-75: 7.00+ 76-UP: 5.45+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
8-Year Surrender Period												
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			7.50	3.60	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
NATIONAL WESTERN LIFE NWL IMPACT LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	8 yrs	Optional	0-70: 5.50+ 0-75: 5.50+ 71-75: 4.00+ 76-80: 1.50+ 76-80: 3.50+
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			12.00	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			12.00	9.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
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+
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			10.25	5.00	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			10.50	5.00	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
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+
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+
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+
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+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			9.20	4.80	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Multiple	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band	A	85	100,000	Single			10.25	-0.15 4.75 ↓ 4.60	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	4.75	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			9.50	-0.40 4.65 ↓ 4.25	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	0.95	9.50	-0.40 4.65 ↓ 4.25	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA Low Band	A	85	25,000	Single			10.00	-0.15 4.65 ↓ 4.50	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			10.50	4.50	0% / 10%	7 yrs		0-80: 6.00 81-85: 3.00 86-90: 1.50
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+
AMERICO (LEGACY) LibertyMark Freedom 7 LOAN	A	85	10,000	Single			8.60	4.45	Int / 10%	7 yrs		0-70: 5.25+ 71-75: 4.75+ 76-80: 3.75+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			10.00	4.45	0% / 10%	7 yrs		18-80: 5.00+ 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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Denali 7 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less	3.00 High		8.50	4.25	0% / 5%	7 yrs	Multiple	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
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+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.00	4.25	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.25	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			9.25	4.25	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
SILAC Teton 7 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+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.20	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
SILAC Denali 7 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less	3.00 High		7.25	4.00	0% / 5%	7 yrs	Multiple	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			9.00	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+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		8.25	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		8.25	4.00	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	5,000 QL 10,000 NQ	1 Year or Less			9.00	4.00	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 1.75+
SILAC Teton 7 State Variation MVA	B+	90	10,000	1 Year or Less	3.00 High		7.75	4.00	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				-0.35 3.95 ↓ 3.60	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
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	0.80	7.75	3.80	0% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA				-1.00 3.75 ↓ 2.75	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 11.00		6.75	3.75	0% / 5%	7 yrs	Multiple	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				-0.40 3.70 ↓ 3.30	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			9.25	3.70	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA High Band	A+	85	100,000	FPA			8.60	3.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA Mid Band	A+	85	50,000	FPA			7.55	3.50	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP High Band	A+	85	100,000	FPA			7.35	3.45	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP Mid Band	A+	85	50,000	FPA			5.85	3.40	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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 11.00		6.25	3.25	0% / 5%	7 yrs	Multiple	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			5.50	-0.25 3.25 ↓ 3.00	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			5.50	-0.25 3.25 ↓ 3.00	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			5.50	0.00 3.25 ↔ 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			5.50	0.00 3.25 ↔ 3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional	0-70: 5.50+ 0-75: 5.50+ 71-75: 4.00+ 76-80: 1.50+ 76-80: 3.50+
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional	0-70: 5.00+ 0-75: 5.00+ 71-75: 3.50+ 76-80: 1.50+ 76-80: 3.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.55	3.05	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			6.00	-0.30 3.00 ↓ 2.70	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	-0.30 3.00 ↓ 2.70	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			9.50	0.00 3.00 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	0.95	9.50	0.00 3.00 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 11.00		5.25	3.00	0% / 5%	7 yrs	Multiple	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA				3.00	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-UP: 4.00+
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 7 NY	A	80	5,000 QL 10,000 NQ	Single				3.00	10% / 10%	7 yrs		0-75: 3.00+ 76-80: 2.00+
SILAC Teton Bonus 7 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+
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			11.00	3.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			5.70	2.95	10% / 10%	7 yrs		
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Low Band</i>	A+	85	10,000	FPA			5.15	2.85	10% / 10%	7 yrs		
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.50	2.85	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			6.00	2.80	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.75	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SILAC Teton Bonus 7 State Variation MVA	B+	90	10,000	1 Year or Less	6.50 to 14.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	2.65	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			4.25	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 <i>High Band</i>	A	80	100,000	Single			5.10	2.45	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+
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+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.10	2.20	0% / 10%	7 yrs	Included	50-80: 5.00+
NATIONAL WESTERN LIFE NWL® Core Dynamic LOAN	A	90	5,000 QL 10,000 NQ	FPA				2.10	0% / 10%	7 yrs		0-70: 4.75+ 0-75: 4.75+ 71-75: 3.75+ 76-80: 2.75+ 76-80: 3.75+ 81-85: 1.75+ 81-85: 2.75+ 86-UP: 1.50+ 86-UP: 1.50+
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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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			2.75	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			2.75	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
5-Year Surrender Period												
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+
THE STANDARD Index Select Annuity 5 MVA Low Band	A	93	15,000	Single			9.75	5.00	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			10.00	5.00	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.95	4.80	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.60 -0.10 4.50	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			10.00	4.50	0% / 10%	5 yrs		0-80: 5.00 81-85: 2.50 86-90: 1.25 91-93: 1.00
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+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.75	4.50 -0.10 4.40	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.25	4.50	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			8.25	4.50	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.50	0% / 10%	5 yrs		18-75: 4.50+ 76-90: 2.50+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.40	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.35	0% / 10%	5 yrs		0-UP: 3.75+
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+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	4.25	0% / 10%	5 yrs		18-75: 4.50+ 76-90: 2.50+
SILAC Teton 5 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+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			10.50	4.10	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.10	0% / 10%	5 yrs		0-UP: 3.75+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less			9.00	4.00	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
SILAC Teton 5 State Variation MVA	B+	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			11.50	4.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA			6.50	3.35 -1.00 ↓ 2.35	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			5.00	3.00 -0.25 ↓ 2.75	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			5.00	3.00 -0.25 ↓ 2.75	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			5.00	3.00 0.00 ↔ 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			5.00	3.00 0.00 ↔ 3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10	3.00	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	3.00	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-86: 1.60+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single			4.10	3.00	0% / 0%	5 yrs		0-80: 2.25+ 81-85: 1.60+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.50	3.00	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00	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	3.00	0% / 0%	5 yrs		0-80: 2.25+ 81-90: 1.60+
SILAC Teton Bonus 5 MVA	B+	90	10,000	1 Year or Less	4.50 to 9.00		6.25	3.00	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.45	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.20	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.45	2.80	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
SILAC Teton Bonus 5 State Variation MVA	B+	90	10,000	1 Year or Less	4.50 to 9.00		5.75	2.75	0% / 5%	5 yrs		0-75: 5.50+ 76-80: 4.00+ 81-85: 2.50+ 86-90: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
3-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			8.25	5.00	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			8.25	5.00	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			7.70	4.20	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+