



Fixed Indexed Annuities

List filtered for Lincoln Financial Group,MassMutual Ascend Life Insurance Company,Americo,Athene Annuity & Life (Annexus),Americo (Legacy),Ameritas (Legacy) ,Ibexis,Revol One Financial

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
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												
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+
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+
REVOL ONE FINANCIAL Enduris 10 MVA	B++	80	10,000	Single			10.00	4.50	0% / 10%	10 yrs		18-75: 7.50+ 76-80: 5.25+
IBEXIS FIA Plus 10 MVA High Band	A-	82	100,000	Single			10.75	4.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS FIA Plus 10 MVA Low Band	A-	82	25,000	Single			9.75	4.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
AMERITAS (LEGACY) FlexMark Select MVA High Band	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+
AMERITAS (LEGACY) FlexMark Select LT MVA High Band	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+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			9.00	4.25 ↓ 3.75	10% / 10%	10 yrs	Optional	0-75: 5.50+ 18-75: 5.50+ 76-80: 4.10+ 76-80: 4.10+ 81-85: 4.10+ 81-85: 4.10+
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+
AMERITAS (LEGACY) FlexMark Select MVA Low Band	A	85	25,000	1 Year or Less			7.60	4.10	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERITAS (LEGACY) FlexMark Select LT MVA Low Band	A	85	25,000	1 Year or Less			7.60	4.10	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+

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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+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	2.00 to 4.00		7.30	4.00	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		7.30	4.00	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>Low Band</i>	A	85	25,000	1 Year or Less	2.00 to 4.00		7.15	3.85	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		7.15	3.85	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
REVOL ONE FINANCIAL Enduris 10 Bonus MVA	B++	80	10,000	Single	16.00		7.50	3.50	0% / 10%	10 yrs		18-75: 7.50 76-80: 5.25
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+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			8.25	3.50	10% / 10%	10 yrs	Optional	0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			8.00	3.50	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.35	10% / 10%	10 yrs	Optional	0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>High Band</i>	A-	82	100,000	Single	16.00		6.75	3.05	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.00	3.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>Low Band</i>	A-	82	25,000	Single	16.00		5.75	2.85	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
ATHENE ANNUITY & LIFE (ANNEXUS) Athene Velocity MVA	A	78	10,000	Single					10% / 10%	10 yrs	Included	

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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+
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+
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												
IBEXIS MYGA Plus 7 FIA MVA High Band	A-	80	100,000	Single				6.20	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				6.10	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				5.90	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				5.80	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN High Band	A++	85	150,000	FPA 10			15.00	5.35	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN Low Band	A++	85	10,000	FPA 10			14.50	5.25	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN High Band	A++	85	150,000	FPA 10			14.50	5.20	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN Low Band	A++	85	10,000	FPA 10			14.25	5.10	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
IBEXIS FIA Plus 7 MVA High Band	A-	85	100,000	Single			10.75	4.30	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+

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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+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			13.60	-0.50 4.40 ↓ 3.90	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
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+
IBEXIS FIA Plus 7 MVA <i>Low Band</i>	A-	85	25,000	Single			9.75	4.10	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A++	85	10,000	FPA			13.10	-0.50 4.20 ↓ 3.70	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			12.50	-0.50 4.20 ↓ 3.70	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i>	A++	85	10,000	FPA			12.25	-0.50 4.05 ↓ 3.55	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
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+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	11.00		7.50	3.55	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	11.00		6.50	3.35	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			8.75	3.50	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+

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LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	3.35	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			8.00	3.25	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 2.00+ 85-UP: 0.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.00	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 2.00+ 85-UP: 0.75+
6-Year Surrender Period												
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	25,000 QL 50,000 NQ	Single			9.00	4.25	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												
IBEXIS MYGA Plus 5 FIA MVA <i>High Band</i>	A-	85	100,000	Single				5.90	0% / 10%	5 yrs	🔄	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA <i>High Band</i>	A-	85	100,000	Single				5.80	0% / 10%	5 yrs	🔄	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				5.60	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				5.50	0% / 10%	5 yrs	🔄	0-80: 2.50+ 81-85: 1.25+
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+
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single			10.75	4.30	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single			9.75	4.10	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+

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MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			13.50	-0.50 4.00 ↓ 3.50	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
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+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			13.00	-0.50 3.85 ↓ 3.35	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			12.25	-0.50 3.85 ↓ 3.35	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	8.00		7.75	3.65	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			12.00	-0.50 3.75 ↓ 3.25	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	8.00		6.75	3.45	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.25	3.60	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.50	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+

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LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA High Band	A	85	100,000	FPA			8.00	3.25	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA Low Band	A	85	10,000	FPA			7.25	3.00	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
3-Year Surrender Period												
IBEXIS MYGA Plus 3 FIA MVA High Band	A-	85	100,000	Single				5.40	0% / 10%	3 yrs	🔄	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA High Band	A-	85	100,000	Single				5.30	0% / 10%	3 yrs	🔄	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA MVA Low Band	A-	85	10,000	Single				5.15	0% / 10%	3 yrs	🔄	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA Low Band	A-	85	10,000	Single				5.05	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+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA High Band	A++	90	150,000	1 Year or Less			8.50	-0.50 3.80 ↓ 3.30	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA Low Band	A++	90	50,000	1 Year or Less			8.00	-0.50 3.70 ↓ 3.20	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA High Band	A++	90	150,000	1 Year or Less			8.00	-0.50 3.65 ↓ 3.15	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA Low Band	A++	90	50,000	1 Year or Less			7.75	-0.50 3.55 ↓ 3.05	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+