

# Fixed Indexed Annuities

List filtered for Reliance Standard Life, Protective Life, Pacific Life Insurance Company, Securian Financial, Capitol Life Insurance Company, SBLI USA, Pruco Life Insurance Company (Prudential), GBU Life, Ibexis, AuguStar

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
10-Year Surrender Period												
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.25	4.70	10% / 10%	10 yrs		0-75: 6.50+ 76-UP: 5.20+
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			10.00	4.60	10% / 10%	10 yrs		0-80: 6.00+
IBEXIS WealthDefender 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.25	4.60	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS FIA Plus 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.50	4.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.00	4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
AUGUSTAR Orbiter Growth 10 MVA <i>High Band</i>	A	85	150,000	Single			9.70	4.40	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
IBEXIS WealthDefender 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.25	4.40	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS FIA Plus 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.50	4.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
AUGUSTAR Orbiter Growth 10 MVA <i>Low Band</i>	A	85	25,000	Single			8.70	3.85	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.40	3.65	10% / 10%	10 yrs		See Notes
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.15	3.55	10% / 10%	10 yrs		See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 10 Year <i>High Band</i>	A+	80	100,000	1 Year or Less			7.90	3.50	10% / 10%	10 yrs		See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 10 Year MVA <i>High Band</i>	A+	80	100,000	1 Year or Less			7.90	3.50	10% / 10%	10 yrs		See Notes
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	10,000	FPA 3.00	8.00		7.00	3.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 10 Year <i>Low Band</i>	A+	80	25,000	1 Year or Less			7.65	3.30	10% / 10%	10 yrs		See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 10 Year MVA <i>MVA Low Band</i>	A+	80	25,000	1 Year or Less			7.65	3.30	10% / 10%	10 yrs		See Notes
IBEXIS WealthDefender Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.50 to 15.50		6.00	3.25	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>High Band</i>	A-	78	100,000	Single	19.50 to 22.50	0.85	6.00	3.25	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i>	A+	79	100,000	1 Year or Less			3.25	3.15	10% / 10%	10 yrs	Multiple	See Notes
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.20	3.10	10% / 10%	10 yrs		See Notes
IBEXIS WealthDefender Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.50 to 15.50		5.00	3.05	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>Low Band</i>	A-	78	25,000	Single	19.50 to 22.50	0.85	5.00	3.05	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>High Band</i>	A-	82	100,000	Single	17.50		5.50	2.80	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
AUGUSTAR Orbiter Income 10 MVA <i>Low Band</i>	A	85	25,000	Single			4.65	3.00	0% / 10%	10 yrs	Included	18-75: 7.25 76-85: 4.00
AUGUSTAR Orbiter Income 10 MVA <i>High Band</i>	A	85	150,000	Single			6.15	3.00	0% / 10%	10 yrs	Included	18-75: 7.25 76-85: 4.00
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	3.00	10% / 10%	10 yrs	Multiple	See Notes
▼ E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage												
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			7.75	3.00	0% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.50+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
▼ E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage												
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath <sup>SM</sup> Income MVA	A+	85	25,000	Single			4.00	3.00	10% / 10%	10 yrs	Included	0-75: 6.50+ 76-UP: 4.50+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>Low Band</i>	A-	82	25,000	Single	17.50		4.50	2.60	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
AUGUSTAR Orbiter Growth 10 Premium Bonus MVA <i>High Band</i>	A	80	150,000	Single	10.00		5.35	2.45	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Growth 10 Premium Bonus MVA <i>Low Band</i>	A	80	25,000	Single	10.00		4.35	2.20	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 10 MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			7.75	3.80 MYG	10% / 10%	10 yrs	Optional	See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 10 MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			8.30	4.00 MYG	10% / 10%	10 yrs	Optional	See Notes
9-Year Surrender Period												
AUGUSTAR Orbiter Growth 9 CA MVA <i>High Band</i>	A	85	150,000	Single			9.70	4.40	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Growth 9 CA MVA <i>Low Band</i>	A	85	25,000	Single			8.70	3.85	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Income 9 CA MVA <i>Low Band</i>	A	85	25,000	Single			4.65	3.00	10% / 10%	9 yrs	Included	18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Income 9 CA MVA <i>High Band</i>	A	85	150,000	Single			6.15	3.00	10% / 10%	9 yrs	Included	18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Growth 9 Premium Bonus CA MVA <i>High Band</i>	A	80	150,000	Single	10.00		5.35	2.45	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Orbiter Growth 9 Premium Bonus CA MVA <i>Low Band</i>	A	80	25,000	Single	10.00		4.35	2.20	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
7-Year Surrender Period												
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	4.70	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
IBEXIS FIA Plus 7 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.40	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			9.50	4.50	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SBLI USA Safe Solution 7 <i>Low Band</i>	A-	85	2,000	Single				4.50	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
SBLI USA Safe Solution 7 <i>High Band</i>	A-	85	100,000	Single				4.50	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureLink Ultra 7 <i>MVA High Band</i>	A+	85	500,000	Single			9.70	-0.10 4.50 ↓ 4.40	10% / 10%	7 yrs		See Notes
IBEXIS WealthDefender 7 <i>MVA High Band</i>	A-	85	100,000	Single			9.25	4.50	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
IBEXIS FIA Plus 7 <i>MVA Low Band</i>	A-	85	25,000	Single			8.25	4.20	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
SECURIAN FINANCIAL SecureLink Ultra 7 <i>MVA Mid Band</i>	A+	85	100,000	Single			9.50	-0.10 4.40 ↓ 4.30	10% / 10%	7 yrs		See Notes
CAPITOL LIFE INSURANCE COMPANY Summit 7 <i>MVA</i>	A-	85	10,000	1 Year or Less			8.75	4.40	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-UP: 1.75+
AUGUSTAR Orbiter Growth 7 <i>MVA High Band</i>	A	85	150,000	Single			9.45	4.35	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR Orbiter Growth 7 <i>CA MVA High Band</i>	A	85	150,000	Single			9.45	4.35	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
SECURIAN FINANCIAL SecureLink Ultra 7 <i>MVA Low Band</i>	A+	85	20,000	Single			9.30	-0.10 4.30 ↓ 4.20	10% / 10%	7 yrs		See Notes
IBEXIS WealthDefender 7 <i>MVA Low Band</i>	A-	85	25,000	Single			8.25	4.30	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
SECURIAN FINANCIAL SecureLink Chronic Illness Access <i>MVA High Band</i>	A+	80	100,000	Single			7.75	0.00 4.25 ↕ 4.25	10% / 10%	7 yrs		See Notes

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SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA Low Band	A+	80	20,000	Single			7.35	0.00 4.05 4.05	10% / 10%	7 yrs		See Notes
AUGUSTAR Orbiter Growth 7 MVA Low Band	A	85	25,000	Single			8.45	3.80	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR Orbiter Growth 7 CA MVA Low Band	A	85	25,000	Single			8.45	3.80	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 7 Year High Band	A+	80	100,000	1 Year or Less			7.70	3.40	10% / 10%	7 yrs		See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 7 Year MVA MVA High Band	A+	80	100,000	1 Year or Less			7.70	3.40	10% / 10%	7 yrs		See Notes
AUGUSTAR Orbiter Growth 7 Premium Bonus MVA High Band	A	80	150,000	Single	5.00		7.15	3.25	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR Orbiter Growth 7 Premium Bonus CA MVA High Band	A	80	150,000	Single	5.00		7.15	3.25	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 7 Year Low Band	A+	80	25,000	1 Year or Less			7.50	3.20	10% / 10%	7 yrs		See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Dimensions 7 Year MVA MVA Low Band	A+	80	25,000	1 Year or Less			7.50	3.20	10% / 10%	7 yrs		See Notes
IBEXIS FIA Plus 7 Premium Bonus MVA High Band	A-	85	100,000	Single	12.50		5.75	2.95	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
PROTECTIVE LIFE Protective Income Builder MVA High Band	A+	85	100,000	1 Year or Less			6.00	3.15	10% / 10%	7 yrs	Included	See Notes
IBEXIS WealthDefender Bonus 7 MVA High Band	A-	82	100,000	Single	8.50 to 10.50		6.25	3.15	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
AUGUSTAR Orbiter Income 7 MVA Low Band	A	85	25,000	Single			4.95	3.00	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR Orbiter Income 7 MVA High Band	A	85	150,000	Single			6.45	3.00	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AUGUSTAR Orbiter Income 7 CA MVA <i>Low Band</i>	A	85	25,000	Single			4.95	3.00	10% / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 3.25+ 81-85: 3.25+
AUGUSTAR Orbiter Income 7 CA MVA <i>High Band</i>	A	85	150,000	Single			6.45	3.00	10% / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 3.25+ 81-85: 3.25+
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	3.00	10% / 10%	7 yrs	Included	See Notes
▼ E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage												
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			7.50	3.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	12.50		4.75	2.75	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
IBEXIS WealthDefender Bonus 7 MVA <i>Low Band</i>	A-	82	25,000	Single	8.50 to 10.50		5.25	2.95	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
AUGUSTAR Orbiter Growth 7 Premium Bonus MVA <i>Low Band</i>	A	80	25,000	Single	5.00		6.15	2.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR Orbiter Growth 7 Premium Bonus CA MVA <i>Low Band</i>	A	80	25,000	Single	5.00		6.15	2.50	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
IBEXIS MYGA Plus 7 FIA MVA <i>Low Band</i>	A-	80	10,000	Single				5.75 MYG	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA MVA <i>High Band</i>	A-	80	100,000	Single				6.10 MYG	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA <i>Low Band</i>	A-	80	10,000	Single				5.65 MYG	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA <i>High Band</i>	A-	80	100,000	Single				6.00 MYG	0% / 10%	7 yrs	🔄	0-75: 3.00+ 76-80: 1.75+
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 7 MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			7.50	3.65 MYG	10% / 10%	7 yrs	Optional	See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 7 MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			8.05	3.85 MYG	10% / 10%	7 yrs	Optional	See Notes

# Fixed Indexed Annuities

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5-Year Surrender Period												
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			9.50	4.70	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.40	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.00	4.50	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
SBLI USA Safe Solution 5 <i>Low Band</i>	A-	85	2,000	Single				4.50	10% / 10%	5 yrs		0-80: 2.50+ 81-UP: 1.50+
SBLI USA Safe Solution 5 <i>High Band</i>	A-	85	100,000	Single				4.50	10% / 10%	5 yrs		0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single			9.70	-0.10 4.50 ↓ 4.40	10% / 10%	5 yrs		See Notes
IBEXIS WealthDefender 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.45	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.20	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single			9.50	-0.10 4.40 ↓ 4.30	10% / 10%	5 yrs		See Notes
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single			9.30	-0.10 4.30 ↓ 4.20	10% / 10%	5 yrs		See Notes
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			8.50	4.25	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
IBEXIS WealthDefender 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.25	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AUGUSTAR Orbiter Growth 5 MVA <i>High Band</i>	A	85	150,000	Single			9.20	4.15	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.25+ 81-85: 2.50+
AUGUSTAR Orbiter Growth 5 CA MVA <i>High Band</i>	A	85	150,000	Single			9.20	4.15	10% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.25+ 81-85: 2.50+
AUGUSTAR Orbiter Growth 5 MVA <i>Low Band</i>	A	85	25,000	Single			8.20	3.40	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.25+ 81-85: 2.50+
AUGUSTAR Orbiter Growth 5 CA MVA <i>Low Band</i>	A	85	25,000	Single			8.20	3.40	10% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.25+ 81-85: 2.50+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	9.50		5.75	2.95	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender Bonus 5 MVA <i>High Band</i>	A-	82	100,000	Single	6.50 to 8.50		6.50	3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
AUGUSTAR Orbiter Income 5 MVA <i>Low Band</i>	A	85	25,000	Single			4.15	3.00	0% / 10%	5 yrs	Included	18-75: 4.50 76-80: 3.25 81-85: 2.50
AUGUSTAR Orbiter Income 5 MVA <i>High Band</i>	A	85	150,000	Single			5.65	3.00	0% / 10%	5 yrs	Included	18-75: 4.50 76-80: 3.25 81-85: 2.50
AUGUSTAR Orbiter Income 5 CA MVA <i>Low Band</i>	A	85	25,000	Single			4.15	3.00	10% / 10%	5 yrs	Included	18-75: 4.50 76-80: 3.25 81-85: 2.50
AUGUSTAR Orbiter Income 5 CA MVA <i>High Band</i>	A	85	150,000	Single			5.65	3.00	10% / 10%	5 yrs	Included	18-75: 4.50 76-80: 3.25 81-85: 2.50
IBEXIS FIA Plus 5 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	9.50		4.75	2.75	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender Bonus 5 MVA <i>Low Band</i>	A-	82	25,000	Single	6.50 to 8.50		5.50	2.85	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				5.60 MYG	0% / 10%	5 yrs	🔄	0-80: 2.50+ 81-85: 1.25+



# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
IBEXIS MYGA Plus 5 FIA MVA <i>High Band</i>	A-	85	100,000	Single				5.90 MYG	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 MYG	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 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 5 MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			6.90	3.50 MYG	10% / 10%	5 yrs	Optional	See Notes
PACIFIC LIFE INSURANCE COMPANY Pacific Index Foundation 5 MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			8.00	3.75 MYG	10% / 10%	5 yrs	Optional	See Notes
4-Year Surrender Period												
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	10% / 10%	4 yrs ↻		See Notes
GBU LIFE Asset Guard Fixed Index Annuity	A-	95	25,000	Single				4.00 MYG	10% / 10%	4 yrs ↻		See Notes
3-Year Surrender Period												
IBEXIS MYGA Plus 3 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				5.10 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA MVA <i>High Band</i>	A-	85	100,000	Single				5.40 MYG	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				5.00 MYG	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				5.30 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+