



Fixed Indexed Annuities

List filtered for Fidelity & Guaranty Life, Integrity Life Insurance Company, National Integrity Life Insurance, North American Company, Guaranty Income Life, American Equity Investment Life Insurance Company, American National Insurance Company, Americo, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Nationwide Life Insurance Company, Global Atlantic Financial Group, Sentinel Security Life Insurance Company, Clear Spring Life, 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, Aspada, Axonic Insurance Services, The Standard (Legacy)

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
20-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.60 MYG	10% / 10%	20 yrs		0-50: 9.00+
15-Year Surrender Period												
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 20.00		7.75	4.05	0% / 5%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
AMERICO (LEGACY) Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	15.00 to 27.00	0.95	7.75	4.05	10% / 10%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
14-Year Surrender Period												
NATIONWIDE LIFE INSURANCE CO. Denali 14 MVA	B	80	10,000	1 Year or Less	5.00 High		10.25	5.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 MVA	B	80	10,000	1 Year or Less	5.00		10.25	5.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		10.00	5.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00		10.00	5.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	4.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Denali 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00 High		7.75	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00		7.75	4.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Evolve 14 Bonus MVA	B	80	10,000	1 Year or Less	18.00 to 20.00		7.50	3.75	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	12.00 to 20.00		7.50	3.75	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+



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FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	9.00 to 12.00		8.25	3.75	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
FIDELITY & GUARANTY LIFE MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		6.50	3.75	Int / 10%	14 yrs		0-75: 8.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		8.00	3.75	0% / 10%	14 yrs		0-70: 8.50+ 71-75: 6.50+ 76-UP: 4.50+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		8.00	3.75	0% / 10%	14 yrs	Included	0-70: 8.50+ 71-75: 6.50+ 76-UP: 4.50+
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 20.00		7.25	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 Bonus (CO) MVA	B	80	10,000	1 Year or Less	18.00 to 20.00		7.25	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Denali Bonus 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	7.00 to 16.00		6.50	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 Bonus (CA,IN) MVA	B	80	10,000	1 Year or Less	12.00 to 16.00		6.50	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
AMERICAN LIFE Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	11.00 to 20.00		6.50	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	7.00 to 12.00		6.50	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	11.00 to 23.00		7.00	3.10	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	15.00 to 27.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	52	20,000	FPA	11.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
DELAWARE LIFE Charter Plus 14 CA <i>High Band</i>	A+	52	75,000	FPA	15.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
FIDELITY & GUARANTY LIFE Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 20.00		6.25	3.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.00+



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SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.00	2.25	0% / 5%	14 yrs		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		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+
AMERICAN NATIONAL INSURANCE CO. VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			4.00	2.00	0% / 5%	14 yrs		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		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+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			9.50	0.00 9.00 9.00	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			9.50	0.00 9.00 9.00	0% / 10%	10 yrs		0-79: 7.00+ 80-UP: 3.50+
NORTH AMERICAN COMPANY WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			8.50	9.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
NORTH AMERICAN COMPANY WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	6.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
NORTH AMERICAN COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	10 yrs		0-89: 7.50+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			9.00	5.00	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 6.75+
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	5.00 High		10.00	5.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+



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SILAC Evolve 10 MVA	B	85	10,000	1 Year or Less	5.00		10.00	5.00	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
AMERICAN LIFE MaxGrowth 10 MVA	B++	85	20,000	1 Year or Less			11.50	5.00	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				5.00	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	0.00 4.85 4.85	0% / 10%	10 yrs		18-75: 7.00+
SILAC Target Growth 10 MVA <i>High Band</i> 🏠 PRL	A-	80	100,000	FPA			10.30	4.85	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.75	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
AMERICAN LIFE MaxGrowth 10 ID KY MVA	B++	85	20,000	1 Year or Less			11.00	4.75	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
DELAWARE LIFE Momentum Growth MVA <i>High Band</i> 🏠 PRL	A-	80	100,000	1 Year or Less				4.75	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.65	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
AMERICO (LEGACY) LibertyMark Freedom 10 LOAN	A	85	10,000	Single			8.80	4.65	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			10.25	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	0.00 4.60 4.60	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN LIFE MaxGrowth 10 TX OH MVA	B++	85	20,000	1 Year or Less			10.50	4.50	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
AMERICAN LIFE MaxGrowth 10 UT MVA	B++	85	20,000	1 Year or Less			10.50	4.50	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+



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DELAWARE LIFE Momentum Growth MVA <i>Low Band</i> PRL	A-	80	25,000	1 Year or Less				4.50	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			10.00	4.50	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			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			10.00	4.50	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			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
DELAWARE LIFE Target Growth 10 MVA <i>Low Band</i> PRL	A-	80	25,000	FPA			8.30	4.50	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
ATHENE IA Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
AMERICAN LIFE TriVysta MVA	A-	81	5,000 QL 10,000 NQ	1 Year or Less			10.00	4.50	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.00+ 76-UP: 3.50+
AMERICO (LEGACY) ClassicMark 10 LOAN	A	90	10,000	Single			9.05	4.45	10% / 10%	10 yrs		0-80: 6.25+ 81-85: 5.25+ 86-90: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			10.00	4.45	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+

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ATHENE IA American Select 10 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
NORTH AMERICAN COMPANY Denali 10 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less	5.00 High		9.00	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Evolve 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	5.00		7.75	4.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 10 (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	5.00		9.00	4.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less			9.75	4.25	0% / 5%	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		7.75	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	10 yrs		0-89: 7.50+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>High Band</i>	A+	85	100,000	Single			7.00	3.80 MYG	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i>	A	78	25,000	Single			9.00	4.20	0% / 10%	10 yrs		18-75: 7.00+ 76-78: 5.00+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>Low Band</i>	A+	85	15,000	Single			6.75	3.70 MYG	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 5.00+
ATLANTIC COAST LIFE ApexAdvantage MVA	A	85	25,000	1 Year or Less			6.50	4.05	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-85: 4.50+
SENTINEL SECURITY 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+
SENTINEL SECURITY LIFE INS. CO. FlexMark Select MVA <i>High Band</i>	A	85	200,000	1 Year or Less			7.25	4.05	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
EQUITRUST LIFE INSURANCE COMPANY FlexMark Select LT MVA <i>High Band</i>	A	85	200,000	1 Year or Less			7.25	4.05	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+



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NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			6.50	0.00 4.05 4.05	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
NASSAU LIFE AND ANNUITY COMPANY AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMERICAN LIFE MaxGrowth 10 Bonus MVA	B++	85	20,000	1 Year or Less	8.00 to 10.00		8.50	4.00	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00			4.00	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95		4.00	10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
SENTINEL SECURITY LIFE INS. CO. Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			10.00	4.00	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95	5.95	3.95	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95		3.95	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-85: 6.00+
AMERICO (LEGACY) ClassicMark 10 Plus LOAN	A	80	10,000	Single	4.00		7.95	3.95	10% / 10%	10 yrs		0-UP: 5.25+
SILAC Nationwide Peak 10 Compact MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			6.30	0.00 3.95 3.95	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
GLOBAL ATLANTIC FINANCIAL GROUP FlexMark Select MVA <i>Low Band</i>	A	85	25,000	1 Year or Less			6.90	3.90	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
GLOBAL ATLANTIC FINANCIAL GROUP FlexMark Select LT MVA <i>Low Band</i>	A	85	25,000	1 Year or Less			6.90	3.90	0% / 10%	10 yrs	Multiple	0-75: 7.00+ 76-85: 5.00+
AMERICAN LIFE MaxGrowth 10 Bonus ID KY MVA	B++	85	20,000	1 Year or Less	8.00 to 10.00		8.00	3.90	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	2.00 to 4.00		6.75	3.80	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+



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
AMERITAS (LEGACY) FlexMark Select Plus MVA <i>High Band</i>	A	85	200,000	1 Year or Less	6.00		6.75	3.80	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.50	3.80	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
ATHENE IA MaxGrowth 10 Bonus UT MVA	B++	85	20,000	1 Year or Less	8.00 to 10.00		7.50	3.80	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			9.25	3.80	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 85	25,000	Single			5.90	0.00 3.80 3.80	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		7.25	3.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Evolve 10 Bonus MVA	B	85	10,000	1 Year or Less	10.00 to 20.00		7.25	3.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			7.75	3.75	0% / 5%	10 yrs		0-75: 7.50+ 76-85: 5.50+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	7.00 to 11.00		8.00	3.75	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			8.75	3.75	0% / 10%	10 yrs		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				3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
NASSAU LIFE AND ANNUITY COMPANY Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		7.75	3.75	0% / 10%	10 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.25+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00		7.75	3.75	0% / 10%	10 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.25+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			8.50	3.75	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+



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
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.25	3.75	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
AMERICAN LIFE MaxGrowth 10 Bonus TX MVA	B++	85	20,000	1 Year or Less	6.50 to 8.00		7.25	3.70	0% / 5%	10 yrs		0-75: 7.25+ 76-85: 4.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 Compact MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 85	25,000	Single			5.80	0.00 3.70 3.70	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
AMERITAS (LEGACY) FlexMark Select LT Plus MVA <i>Low Band</i>	A	85	25,000	1 Year or Less	2.00 to 4.00		6.45	3.65	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		6.45	3.65	0% / 10%	10 yrs	Multiple	0-75: 6.00+ 76-UP: 4.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.50	3.60	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
DELAWARE LIFE DualTrack Income MVA <i>High Band</i>	A-	80	100,000	Single				3.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.75	3.50	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Income MVA	B++	80	10,000	FPA			6.00	3.50	10% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
NASSAU LIFE AND ANNUITY COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	3.50	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
DELAWARE LIFE PrimeStart Bonus 10 MVA <i>High Band</i> PRL	A-	80	100,000	FPA	10.00		7.00	3.50	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
AMERICAN GENERAL LIFE INS. CO. Strategy Indexed Annuity PLUS 10 CA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional	0-75: 7.00 76-UP: 5.50
NORTH AMERICAN COMPANY ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			6.00	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
FIDELITY & GUARANTY LIFE NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+



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
ASPIDA NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
ASPIDA NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
AMERICO (LEGACY) LibertyMark Freedom 10 Plus LOAN	A	80	10,000	Single	6.00 to 7.00		6.70	3.35	Int / 10%	10 yrs		0-70: 6.75+ 71-75: 6.25+ 76-80: 4.75+ 81-85: 3.75+
DELAWARE LIFE TruePath Income MVA <i>High Band</i>	A-	85	100,000	1 Year or Less			5.50	3.35	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 2.00+
THE STANDARD (LEGACY) Nassau Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		7.75	3.30	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. Nassau Bonus Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single	10.00		7.75	3.30	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group A MVA, ROP, FEE	B++	80	15,000	Single	18.00	0.95	7.75	3.30	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 16.00		6.25	3.25	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 22.00	0.95	6.25	3.25	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
SILAC Denali Bonus 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.50	3.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+



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
DELAWARE LIFE DualTrack Income MVA <i>Low Band</i>	A-	80	25,000	Single				3.25	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
SILAC Evolve 10 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	10.00 to 20.00		6.50	3.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Enhanced Premium Bonus MVA, FEE	B++	85	10,000	1 Year or Less	11.00 to 18.00	0.95	7.50	3.25	0% / 5%	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	9.00 to 15.00		6.50	3.25	0% / 5%	10 yrs		0-75: 7.50+ 76-85: 5.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.75	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			5.75	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
DELAWARE LIFE PrimeStart Bonus 10 MVA <i>Low Band</i> PRL	A-	80	25,000	FPA	10.00		5.75	3.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.20	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP PRL	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
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	7.25	3.20	5% / 5%	10 yrs		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	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	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			8.50	3.15	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
FIDELITY & GUARANTY LIFE FG 1-2-3 Future Income MVA	A	80	10,000	FPA 2.00			5.75	3.10	10% / 10%	10 yrs	Included	0-75: 7.75+ 76-UP: 5.75+
DELAWARE LIFE TruePath Income MVA <i>Low Band</i>	A-	85	25,000	1 Year or Less			5.00	3.10	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 2.00+
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	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	5.00		5.00	3.00	0% / 5%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	14.00 to 17.00		6.00	3.00	0% / 5%	10 yrs		0-74: 7.00+ 75-85: 4.00+
AMERICAN LIFE American Select 10 Bonus Plus MVA, FEE	B++	85	20,000	Single	20.00 to 23.00	0.80	6.00	3.00	0% / 10%	10 yrs		0-74: 7.00+ 75-85: 4.00+
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	15.00		6.25	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	20.00	0.95	6.25	3.00	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.50	3.00	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	12.00 to 21.00		6.50	3.00	0% / 10%	10 yrs		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	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.25	3.00	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	12.00 to 21.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	17.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	20.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	80	100,000	Single	14.00		5.75	3.00	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
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+
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+
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+
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+
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+
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+
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
DELAWARE LIFE Momentum Growth Plus MVA <i>High Band</i> PRL	A-	80	100,000	1 Year or Less	15.00			3.00	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.25+ 81-UP: 2.75+



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
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP	B++	80	15,000	Single			6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single			5.00	3.00	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				3.00	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 SM 10 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs		0-75: 8.00 76-80: 6.75 81-UP: 5.75
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 10 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 10 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		5.50	3.00	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	5.50	3.00	10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.50	3.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	80	25,000	Single	14.00		5.50	2.90	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			4.50	2.90	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 <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+



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
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple	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	10.00		5.50	2.85	10% / 10%	10 yrs	Included	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		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	0.00 2.85 2.85	0% / 10%	10 yrs	Included	50-75: 7.00+
FIDELITY & GUARANTY LIFE FG 1-2-3 Anytime Income MVA	A	80	10,000	FPA 2.00			5.25	2.80	10% / 10%	10 yrs	Included	0-75: 7.75+ 76-UP: 5.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	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			3.50	2.80	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			3.50	2.80	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			3.50	2.80	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			5.50	2.80	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			5.50	2.80	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
SILAC Denali Bonus 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 to 17.00		5.75	2.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Evolve 10 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	10.00 to 17.00		5.75	2.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
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+

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
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+
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00		5.50	2.75	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
DELAWARE LIFE Momentum Growth Plus MVA <i>Low Band</i>  PRL	A-	80	25,000	1 Year or Less	15.00			2.75	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.25+ 81-UP: 2.75+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 17.00		6.25	2.75	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.25+
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: 4.50+
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		5.75	2.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	B++	80	15,000	Single			5.50	2.70	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			4.25	2.65	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00		6.75	2.65	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			4.25	2.60  2.60	0% / 10%	10 yrs	Included	50-75: 7.00+
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.50	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-85: 5.50+
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		5.75	2.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
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: 4.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00		6.00	2.40	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+



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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
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+
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.00 to 15.00		5.00	2.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.25	2.25	0% / 5%	10 yrs		0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			4.75	2.25	0% / 5%	10 yrs		0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+
THE STANDARD (LEGACY) EclipseMark 10 Plus MVA	A	80	25,000	Single	12.00		5.25	2.20	0% / 15%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	16.00 to 23.00		4.50	2.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple	40-UP: 7.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			4.00	2.00	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
SILAC VEGA 10 (AK,ID,MN,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs		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		0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs		0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			5.00	2.00	0% / 5%	10 yrs		0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i>	A	78	25,000	Single			3.25	1.75	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+

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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
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP	B++	80	15,000	Single			4.00	1.50	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			4.00	1.50	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	10.00		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+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			3.00	1.40	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	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			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single			2.25	1.15	0% / 10%	10 yrs	Included	50-75: 7.00+ 76-78: 5.00+
THE STANDARD (LEGACY) EclipseMark 10 MVA	A	80	25,000	Single			8.50	4.00 MYG	0% / 15%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>Low Band</i>	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 <i>High Band</i>	A	85	100,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single					5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			11.50		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+



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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
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00				5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		7.00		5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95			10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	7.00		10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
9-Year Surrender Period												
AMERICO Ultimate One Index 9 LOAN	A	85	10,000	Single			8.80	4.40	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			9.00	4.00	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		7.45	3.65	0% / 10%	9 yrs		0-80: 8.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	16.00		4.50	2.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	9 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple	40-UP: 7.00+
8-Year Surrender Period												
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			9.00	0.00 8.00 8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 2.63+

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OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			9.00	0.00 8.00 8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 2.63+
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.75	8.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
AXONIC INSURANCE SERVICES Trailhead 7 MVA High Band	A-	89	100,000	Single			10.75	5.05	0% / 10%	7 yrs		0-89: 6.75+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	5.00	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			10.00	0.00 4.80 4.80	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 MVA	B	85	10,000	1 Year or Less	3.00		9.00	4.75	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
DELAWARE LIFE Retirement Stages Select 7 MVA High Band	A-	85	100,000	FPA			10.05	4.75	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.55	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	8.75	4.55	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 Low Band	A	85	25,000	Single			9.00	0.00 4.55 4.55	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+



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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.50	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.50	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.40	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
DELAWARE LIFE Retirement Stages Select 7 MVA <i>Low Band</i>	A-	85	25,000	FPA			8.80	4.40	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+
AMERICO (LEGACY) LibertyMark Freedom 7 LOAN	A	85	10,000	Single			8.65	4.30	Int / 10%	7 yrs		0-70: 5.25+ 71-75: 4.75+ 76-80: 3.75+ 81-85: 2.75+
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
SILAC Denali 7 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Denali 7 (CO, DE, 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		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	3.00		7.75	4.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Evolve 7 (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	3.00		8.50	4.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			9.50	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-85: 4.00+



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SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
AXONIC INSURANCE SERVICES Trailhead 7 MVA Low Band	A-	89	20,000	Single			9.50	4.25	0% / 10%	7 yrs		0-89: 6.75+
AMERICO Ultimate One Index 7 LOAN	A	90	10,000	Single			8.55	4.25	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 4.00+ 86-90: 1.75+
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY High Band	A+	85	100,000	Single			7.00	3.90 MYG	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY Low Band	A+	85	15,000	Single			6.75	3.80 MYG	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.50	4.00	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			7.75	3.75	0% / 5%	7 yrs		0-75: 6.00+ 76-85: 4.00+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Enhanced Premium Bonus MVA, FEE	B++	85	10,000	1 Year or Less	9.00 to 11.00	0.95	7.50	3.75	0% / 5%	7 yrs		0-75: 6.00 76-85: 4.00
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 Premium Bonus MVA	B++	85	10,000	1 Year or Less	7.00 to 9.00		6.50	3.75	0% / 5%	7 yrs		0-75: 6.00+ 76-85: 4.00+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			8.50	3.75	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA				3.75	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.25	3.75	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		7.50	3.75	0% / 10%	7 yrs		0-70: 6.50+ 71-75: 4.50+ 76-UP: 3.50+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		7.50	3.75	0% / 10%	7 yrs	Included	0-70: 6.50+ 71-75: 4.50+ 76-UP: 3.50+



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
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 13.00		6.75	3.50	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 Bonus MVA	B	85	10,000	1 Year or Less	8.00 to 13.00		6.75	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.30	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA Low Band	A	85	25,000	Single			5.50	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 High Band	A	85	100,000	Single			5.50	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	3.00	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	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.50	3.00	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	11.00 to 13.00		6.00	3.00	0% / 5%	7 yrs		0-74: 5.25+ 75-85: 3.00+
AMERICAN LIFE American Select 7 Bonus Plus MVA, FEE	B++	85	20,000	Single	15.00 to 17.00	0.80	6.00	3.00	0% / 10%	7 yrs		0-74: 5.25+ 75-85: 3.00+
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	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	8.75	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 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	90	10,000	1 Year or Less	5.00 to 13.00		6.25	3.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	8.00 to 13.00		6.25	3.00	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single			5.00	3.00	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				3.00	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 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs		0-75: 7.50 76-80: 6.25 81-UP: 4.00
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 7 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	7 yrs		0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 7 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Included	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+



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
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.15	3.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 CA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.15	3.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		6.50	3.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.50	2.90	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			4.50	2.90	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
SILAC Denali Bonus 7 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less	5.00 to 13.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	8.00 to 13.00		5.75	2.75	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Teton Bonus 7 State Variation MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			4.25	2.65	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			5.00	0.00 2.60 2.60	0% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.00	0.00 2.35 2.35	0% / 10%	7 yrs	Included	50-80: 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
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.25	2.25	0% / 5%	7 yrs		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		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA Bonus 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less			5.00	2.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC VEGA Bonus 7 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs		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+
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				3.45 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				3.75 MYG	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 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	7 yrs		0-80: 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	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
5-Year Surrender Period												
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.50	7.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
AXONIC INSURANCE SERVICES Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	5 yrs		0-89: 6.00+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.75	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	0.00 4.75 ↕ 4.75	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
DELAWARE LIFE Retirement Stages Select 5 MVA <i>High Band</i>	A-	85	100,000	FPA			9.80	4.70	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+
AMERICO Elite 5 LOAN	A	90	10,000	Single				4.65	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			9.50	4.50	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	0.00 4.50 ↕ 4.50	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.40	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
DELAWARE LIFE Retirement Stages Select 5 MVA <i>Low Band</i>	A-	85	25,000	FPA			8.55	4.35	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+

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
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+
AXONIC INSURANCE SERVICES Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.50	4.25	0% / 10%	5 yrs		0-89: 6.00+
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>High Band</i>	A+	85	100,000	Single			7.00	3.90 MYG	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>Low Band</i>	A+	85	15,000	Single			6.75	3.80 MYG	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less			9.25	4.00	0% / 5%	5 yrs		0-75: 5.00+ 76-85: 2.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			9.00	0.00 4.00 4.00	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			9.00	0.00 4.00 4.00	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 2.00+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.00	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
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+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.75	3.75	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 Enhanced Liquidity MVA	B++	85	10,000	1 Year or Less			7.75	3.75	0% / 10%	5 yrs		0-75: 5.00+ 76-85: 2.50+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	3.75	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			8.75	3.70	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+



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
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.20	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
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	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	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single			5.00	3.00	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				3.00	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 SM 5 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs		0-75: 7.00 76-80: 5.75 81-UP: 3.50
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	5 yrs		0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Included	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
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+



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
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		5.75	2.75	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
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 ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.65	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			4.00	2.65	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		5.50	2.60	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		5.00	2.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		5.00	2.35	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00 MYG	0% / 10%	5 yrs ↻		0-80: 2.75+ 81-90: 1.75+
THE STANDARD (LEGACY) EclipseMark 5 MVA	A	90	25,000	Single			7.75	3.75 MYG	0% / 15%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-85: 2.50+ 86-UP: 1.50+
THE STANDARD (LEGACY) EclipseMark 5 Plus MVA	A	85	25,000	Single	3.00 to 6.00		5.00	2.15 MYG	0% / 15%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-UP: 2.50+
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

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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10	3.00 MYG	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 MYG	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	3.00 MYG	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-85: 1.60+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-85: 2.85+
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00 MYG	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 MYG	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-90: 1.60+
3-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.50	0.00 4.00 ↕ 4.00	0% / 10%	3 yrs		0-79: 2.50+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.50	0.00 4.00 ↕ 4.00	0% / 10%	3 yrs		0-79: 2.50+ 80-UP: 1.25+