

List filtered for SC 10 years

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
10-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single		9.00	8.50	0% / 10%		10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single		9.00	8.50	0% / 10%		10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i>  PRL	A+	80	100,000	FPA 1.50		7.50	7.30 3.80	0% / 10%		10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i>  PRL	A+	80	20,000	FPA 1.50		5.75	6.80 3.30	0% / 10%		10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA		10.00	5.25	Int / 10%		10 yrs	
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA		9.00	5.00	0% / 10%		10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A-	90	75,000	Single		10.00	5.00	0% / 10%		10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less		11.00	5.00	10% / 10%		10 yrs	Optional
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00	8.00	5.00	10% / 10%		10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A-	90	75,000	Single		9.90	4.95	0% / 10%		10 yrs	
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single		9.20	4.75	0% / 10%		10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single		4.60	5% / 5%			10 yrs	
DELAWARE LIFE Target Growth 10 MVA <i>High Band</i>  PRL	A-	80	100,000	FPA		9.50	4.60	10% / 10%		10 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single		10.00	4.55	10% / 10%		10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single		8.50	4.50	0% / 10%		10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single		8.75	4.50	0% / 10%		10 yrs	

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Expanse Rider MVA	A+	80	10,000	1 Year or Less			4.45 ↑ 4.50	+0.05 4.45 4.50	0% / 10%	10 yrs	Included
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			9.75	4.45	10% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			9.50	4.30	0% / 10%	10 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			10.00	4.25	10% / 10%	10 yrs	
DELAWARE LIFE Target Growth 10 MVA <i>Low Band</i> 🔒 PRL	A-	80	25,000	FPA			8.10	4.25	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.05	4.20	10% / 10%	10 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			7.50 ↑ 7.50	0.00 3.75 3.75	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			8.50	4.05	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			9.50	4.05	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.00	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.25	4.00	10% / 10%	10 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>High Band</i>	A+	85	100,000	Single			6.50 ↑ 6.75	+0.25 3.55 3.65 MYG	10% / 10%	10 yrs	

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OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00	8.00	3.95	Int / 10%	10 yrs	Optional	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		15.75	3.90	10% / 10%	10 yrs		
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>Low Band</i>	A+	85	15,000	Single	^{+0.25} 6.25 ↑ 6.50	^{+0.10} 3.45 3.55 MYG	10% / 10%	10 yrs			
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		3.85	5% / 5%	10 yrs		
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	3.85	10% / 10%	10 yrs		
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single		14.00	3.85	0% / 7%	10 yrs	Optional	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA		11.00	3.80	Int / 10%	10 yrs		
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>Low Band</i>	A	78	25,000	Single		8.50	3.80	0% / 10%	10 yrs		
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	^{7.00} to 11.00	7.25	3.75	0% / 10%	10 yrs	Included	
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA		7.50	3.75	0% / 10%	10 yrs		
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA		7.50	3.75	0% / 10%	10 yrs		
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	^{2.75} to 6.00	8.25	3.75	0% / 10%	10 yrs		
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	^{5.75} to 12.00	8.25	3.75	0% / 10%	10 yrs	Included	
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	¹ Year or Less		9.25	3.75	10% / 10%	10 yrs		
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark MVA	A+	85	10,000	¹ Year or Less		^{+0.05} 3.65 ↑ 3.70	0% / 5%	10 yrs			

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INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Cascade Rider MVA, ROP	A+	80	10,000	1 Year or Less	6.50			3.65 ↑ 3.70	0% / 10%	10 yrs	
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	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA		25.00	3.50	Int / 10%	10 yrs	Included	
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Income MVA	B++	80	10,000	FPA		6.00	3.50	10% / 10%	10 yrs	Included	
EQUITRUST LIFE INSURANCE 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		
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single		15.00	3.50	0% / 10%	10 yrs		
OCEANVIEW LIFE AND ANNUITY Topsider 10 MVA	A	84	20,000	Single		8.25	3.50	0% / 10%	10 yrs		
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less		8.75	3.50	10% / 10%	10 yrs		
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single		8.00	3.35	5% / 5%	10 yrs		
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single		9.40	3.25	10% / 10%	10 yrs	Included	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single		9.40	3.25	10% / 10%	10 yrs	Included	
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single		10.00	3.25	0% / 10%	10 yrs		
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less		8.80	3.10	10% / 10%	10 yrs		
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less		8.80	3.10	10% / 20%	10 yrs		
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		5.65	3.10	10% / 10%	10 yrs		
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 QL 10,000 NQ	Single			3.10	10% / 10%	10 yrs		
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less		9.50	3.10	0% / 10%	10 yrs		

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FIDELITY & GUARANTY LIFE INS. CO. OF NEW YORK FGNY Index-Choice 10	A	85	10,000	FPA	2.00		3.00	0% / 10%		10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	80	100,000	Single	14.00		13.00	3.00	10% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.00		3.00	0% / 10%		10 yrs	Optional
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.65	3.00	10% / 10%	10 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs	
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			14.00	3.00	0% / 10%	10 yrs	
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath™ Income MVA	A+	85	25,000	Single			11.00	3.00	10% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.25	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.25	3.00	0% / 10%	10 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.00	2.95	10% / 10%	10 yrs	Optional
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	13.00 to 14.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	18.00 to 20.00	0.95	5.50	2.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	80	25,000	Single	14.00		12.75	2.90	10% / 10%	10 yrs	

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single		7.00	2.90	10% / 10%		10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		7.00	2.90	10% / 10%		10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single		7.00	2.90	10% / 10%		10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00	5.50	2.85	10% / 10%		10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00	5.50	2.85	10% / 10%		10 yrs	Included
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
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.80	2.85	10% / 10%		10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.80	2.85	10% / 20%		10 yrs	
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	5.00	2.85	5% / 5%		10 yrs	
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	5.00	2.85	10% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 + MVA  PRL	A+	80	20,000	FPA 1.50		5.00	2.80	0% / 10%		10 yrs	Included
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA  PRL	A+	80	20,000	FPA 1.50			2.80	0% / 10%		10 yrs	Included
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>High Band</i>  PRL	A+	80	100,000	FPA 1.50	14.00	5.00	2.80	0% / 10%		10 yrs	
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 17.00	6.00	2.75	0% / 10%		10 yrs	Included
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single		7.50	2.75	0% / 10%		10 yrs	Included
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00	6.00	2.70	0% / 10%		10 yrs	

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NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00	6.00	2.70	0% / 10%	10 yrs		
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00	5.75	2.70	0% / 10%	10 yrs		
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00	5.75	2.70	0% / 10%	10 yrs		
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA		8.25	2.70	0% / 10%	10 yrs		
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single		6.75	2.65	10% / 10%	10 yrs	Optional	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		4.90	2.65	0% / 10%	10 yrs	Included	
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA		8.00	2.60	0% / 10%	10 yrs	Included	
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00	8.00	2.60	0% / 10%	10 yrs	Included	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA  PRL	A+	80	20,000	FPA 1.50			2.50	0% / 10%	10 yrs	Optional	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control + MVA  PRL	A+	80	20,000	FPA 1.50		4.50	2.50	0% / 10%	10 yrs	Optional	
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA		2.25	2.50	0% / 10%	10 yrs	Optional	
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single		6.50	2.50	0% / 10%	10 yrs	Included	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single		3.90	2.40	0% / 10%	10 yrs	Included	
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00	10.00	2.40	0% / 10%	10 yrs		
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>Low Band</i>  PRL	A+	80	20,000	FPA 1.50	14.00	2.75	2.30	0% / 10%	10 yrs		
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included	
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00	4.50	2.25	Int / 10%	10 yrs		

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ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	9.00 to 12.00	8.50	2.25	0% / 10%	10 yrs		
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	7.25	2.20	0% / 10%	10 yrs		
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less		7.00	2.20	0% / 10%	10 yrs		Optional
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00	8.50	2.15	0% / 10%	10 yrs		
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00	6.75	2.10	0% / 10%	10 yrs		
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA  PRL	A+	80	20,000	FPA 1.50		3.50	2.00	0% / 10%	10 yrs		Optional
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
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield Bonus 10 MVA	A	80	5,000	FPA	14.00	7.50	2.00	Int / 10%	10 yrs		Included
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	9.00 to 12.00	7.50	2.00	0% / 10%	10 yrs		
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	14.00 to 21.00	5.50	1.90	Int / 10%	10 yrs		
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single		3.50	1.80	0% / 10%	10 yrs		Included
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>Low Band</i>	A	78	25,000	Single		2.75	1.55	0% / 10%	10 yrs		Included
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single		2.70	1.20	0% / 10%	10 yrs		Included
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>Low Band</i>	A	78	25,000	Single		2.20	1.00	0% / 10%	10 yrs		Included
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single		11.00	3.75 MYG	0% / 10%	10 yrs		
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		
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		

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AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				5% / 5%	10 yrs		
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			10.75	5% / 5%	10 yrs		
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		
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	6.50		5% / 5%	10 yrs		
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		
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	6.50	10% / 10%	10 yrs		