

List filtered for SC 5 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
5-Year Surrender Period											
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			12.75	5.00	10% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.75	Int / 10%	5 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			9.50	4.55	10% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.75	4.50	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.00	4.50	0% / 10%	5 yrs	
DELAWARE LIFE Retirement Stages Select 5 MVA <i>High Band</i>	A-	85	100,000	FPA			9.15	4.50	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	5 yrs	
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.25	4.40	0% / 10%	5 yrs	Optional
RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.00	4.35	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.30	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			18.00 0.00	4.30 0.00	10% / 10%	5 yrs	
DELAWARE LIFE Retirement Stages Select 5 MVA <i>Low Band</i>	A-	85	25,000	FPA			7.50	4.15	0% / 10%	5 yrs	

Fixed Indexed Annuities

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
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			0.00 16.00 16.00	0.00 4.15 4.15	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	4.05	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			13.00	4.00	10% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single			8.50	4.00	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.25	4.00	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			8.25	4.00	0% / 10%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			7.25	3.75	10% / 10%	5 yrs	Optional
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>High Band</i>	A+	85	100,000	Single			6.50	3.70 MYG	10% / 10%	5 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 5 MVA	A+	90	10,000	1 Year or Less				3.95	0% / 5%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	3.90	10% / 10%	5 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>Low Band</i>	A+	85	15,000	Single			6.25	3.60 MYG	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			12.50	3.80	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			16.00	3.75	10% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			9.50	3.75	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	3.65	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			9.00	3.55	Int / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			12.00	3.50	10% / 10%	5 yrs	

Fixed Indexed Annuities

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
OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA	A	89	20,000	Single			8.25	3.50	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 5 CA	A	89	20,000	Single			8.25	3.50	0% / 10%	5 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			14.00	3.50	0% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			9.00	3.50	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			11.75	3.40	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.40	10% / 10%	5 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	3.25	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			7.85	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			7.85	3.00	10% / 10%	5 yrs	Included
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			0.00 4.45 4.45	0.00 3.00 3.00	10% / 10%	5 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 5.50 5.50	0.00 3.00 3.00	10% / 10%	5 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			0.00 3.50 3.50	0.00 3.00 3.00	10% / 10%	5 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 4.20 4.20	0.00 3.00 3.00	10% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Topsider 5 MVA	A	89	20,000	Single			7.75	3.00	0% / 10%	5 yrs	

Fixed Indexed Annuities

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
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			8.75	2.70	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			6.00	2.65	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			6.00	2.65	10% / 10%	5 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			7.75	2.50	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		9.00	2.50	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 CA MVA <i>High Band</i>	A-	85	100,000	Single	4.00 to 7.00		8.50	2.35	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		8.00	2.25	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 CA MVA <i>Low Band</i>	A-	85	25,000	Single	4.00 to 7.00		7.50	2.10	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			11.00	3.75 MYG	0% / 10%	5 yrs	
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	
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	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single			6.75		0% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single			7.75		0% / 10%	5 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	5 yrs	

List filtered for SC 7 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
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.50	8.00	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.50	8.00	0% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	5.00	Int / 10%	7 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA High Band	A-	90	75,000	Single			10.00	5.00	0% / 10%	7 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			13.00	5.00	10% / 10%	7 yrs	Optional
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA High Band	A-	90	75,000	Single			9.90	4.95	0% / 10%	7 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 w/ Expanse Rider MVA	A+	80	10,000	1 Year or Less				4.75	0% / 10%	7 yrs	Included
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	4.70	10% / 10%	7 yrs	
DELAWARE LIFE Retirement Stages Select 7 MVA High Band	A-	85	100,000	FPA			9.40	4.55	0% / 10%	7 yrs	
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	
THE STANDARD Index Select Annuity 7 MVA Low Band	A	90	15,000	Single			9.00	4.50	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA High Band	A	90	100,000	Single			9.25	4.50	0% / 10%	7 yrs	
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			9.50	4.50	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN High Band	A++	85	150,000	1 Year or Less			13.50	4.50	10% / 10%	7 yrs	Included
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA Low Band	A-	90	25,000	Single			9.00	4.50	0% / 10%	7 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA Low Band	A-	90	25,000	Single			8.90	4.45	0% / 10%	7 yrs	

Fixed Indexed Annuities

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
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.50	4.40	0% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.25	4.35	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	8.25	4.35	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.30	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			13.00	4.30	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			12.75	4.30	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i>	A	85	100,000	Single			18.00 ↔ 18.00	4.30 ↔ 4.30	10% / 10%	7 yrs	
DELAWARE LIFE Retirement Stages Select 7 MVA <i>Low Band</i>	A-	85	25,000	FPA			7.75	4.20	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			14.00	4.15	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			12.50	4.15	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single			16.00 ↔ 16.00	4.15 ↔ 4.15	10% / 10%	7 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			7.25	3.75	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			8.50	4.05	10% / 10%	7 yrs	
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single			9.00	4.00	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.00	10% / 10%	7 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>High Band</i>	A+	85	100,000	Single			6.50	3.70 MYG	10% / 10%	7 yrs	

Fixed Indexed Annuities

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
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A++	85	10,000	FPA			13.50	3.95	10% / 10%	7 yrs	Optional
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 MVA	A+	85	10,000	1 Year or Less				3.95	0% / 5%	7 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark 7 w/ Cascade Rider MVA, ROP	A+	80	10,000	1 Year or Less				3.95	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	3.90	10% / 10%	7 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>Low Band</i>	A+	85	15,000	Single			6.25	3.60 MYG	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			8.55	3.90	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			10.00	3.80	Int / 10%	7 yrs	
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			7.25	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA			7.25	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		7.75	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		7.75	3.75	0% / 10%	7 yrs	Included
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less			9.50	3.75	10% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			8.50	3.50	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 7 CA	A	84	20,000	Single			8.50	3.50	0% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			9.00	3.50	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			7.55	3.40	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			8.85	3.25	10% / 10%	7 yrs	Included

Fixed Indexed Annuities

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			8.85	3.25	10% / 10%	7 yrs	Included
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 6.00 ↔ 6.00	0.00 3.15 ↔ 3.15	10% / 10%	7 yrs	Included
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 5.55 ↔ 5.55	0.00 3.05 ↔ 3.05	10% / 10%	7 yrs	
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			0.00 5.70 ↔ 5.70	0.00 3.00 ↔ 3.00	10% / 10%	7 yrs	Included
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			0.00 4.55 ↔ 4.55	0.00 3.00 ↔ 3.00	10% / 10%	7 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			0.00 3.50 ↔ 3.50	0.00 3.00 ↔ 3.00	10% / 10%	7 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 4.55 ↔ 4.55	0.00 3.00 ↔ 3.00	10% / 10%	7 yrs	
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			13.50	3.00	0% / 10%	7 yrs	
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 7 NY	A	80	5,000 QL 10,000 NQ	Single				3.00	10% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Topsider 7 MVA	A	84	20,000	Single			8.00	3.00	0% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			9.25	3.00	0% / 10%	7 yrs	

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			7.00	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			7.00	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			7.00	2.90	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.00	2.90	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.00	2.90	0% / 10%	7 yrs	Included
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.00	2.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			6.75	2.65	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	2.65	10% / 10%	7 yrs	Optional
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA RL & PRL	A+	80	10,000	1 Year or Less			4.25	2.60	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.00	2.60	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			4.60	2.40	10% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			3.60	2.15	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			6.75	2.10	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		6.50	2.05	0% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.10 MYG	10% / 10%	7 yrs	

Fixed Indexed Annuities

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
ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				3.35 MYG	10% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA Low Band	A+	85	20,000	FPA 1.50			5.50	3.90 MYG	0% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA High Band	A+	85	100,000	FPA 1.50			8.00	4.40 MYG	0% / 10%	7 yrs	
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			11.00	3.75 MYG	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA Low Band	A	85	25,000	Single					10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single					10% / 10%	7 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY Low Band	A	85	25,000	Single			7.00		0% / 10%	7 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY High Band	A	85	100,000	Single			8.00		0% / 10%	7 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder Low Band	A	85	25,000	Single			4.75		0% / 10%	7 yrs	Included
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder High Band	A	85	100,000	Single			5.75		0% / 10%	7 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	7 yrs	

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			8.25	8.25	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			8.25	8.25	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
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.25	4.70	10% / 10%	10 yrs	
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			10.00	4.60	10% / 10%	10 yrs	
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>	A-	80	100,000	FPA			9.50	4.60	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	

Fixed Indexed Annuities

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
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Expanse Rider MVA	A+	80	10,000	1 Year or Less				4.50	0% / 10%	10 yrs	Included
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	
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	10% / 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>	A-	80	25,000	FPA			7.85	4.25	10% / 10%	10 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			7.50	3.75	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.00	4.10	10% / 10%	10 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>High Band</i>	A+	85	100,000	Single			6.75	3.65 MYG	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			8.50	4.05	10% / 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	10% / 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	
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>Low Band</i>	A+	85	15,000	Single			6.50	3.55 MYG	10% / 10%	10 yrs	
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	

Fixed Indexed Annuities

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
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			0.00 14.00 0.00	3.85 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	10% / 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	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.00	3.75	10% / 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			9.50	3.75	10% / 10%	10 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark MVA	A+	85	10,000	1 Year or Less				3.70	0% / 5%	10 yrs	
INTEGRITY LIFE INS. CO. (LEGACY) JourneyMark w/ Cascade Rider MVA, ROP	A+	80	10,000	1 Year or Less	6.50			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

Fixed Indexed Annuities

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
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Bonus Income MVA	B++	80	10,000	FPA	8.00		6.00	3.50	0% / 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			9.00	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			0.00 5.65 5.65	0.00 3.10 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	
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	

Fixed Indexed Annuities

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	
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			0.00 4.65 4.65	0.00 3.00 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			0.00 3.65 3.65	0.00 3.00 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			0.00 4.65 4.65	0.00 3.00 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 16.00	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 22.00	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		

Fixed Indexed Annuities

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
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			4.50	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	8.00 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	11.00 to 20.00		6.00	2.70	0% / 10%	10 yrs	

Fixed Indexed Annuities

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
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	14.00 to 23.00		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	11.00 to 20.00		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	14.00 to 23.00		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	10% / 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			4.00	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	10% / 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	

Fixed Indexed Annuities

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
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	11.00 to 14.00		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	11.00 to 14.00		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	10% / 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	10% / 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	10% / 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	10% / 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	

Fixed Indexed Annuities

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
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	