

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 3-Years										
NORTH AMERICAN COMPANY Guarantee Choice 3 <i>High Band</i>	A+	90	100,000	3 yrs	Int / Int	06/08/2021	1.75	3 yrs	1.75	1.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3	A-	85	10,000	3 yrs	0% / 10%	03/04/2021	1.75	3 yrs	1.75	1.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	04/19/2021	1.65	3 yrs	1.65	1.65
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	04/19/2021	1.50	3 yrs	1.50	1.50
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 <i>High Band</i>	A+	90	100,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	1.35 1.35	3 yrs	0.00 1.35 1.35	1.35 1.35
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	06/04/2021	1.30	3 yrs	1.30	1.30
ATHENE IA Athene Max Rate 3 LITE <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	06/04/2021	1.30	3 yrs	1.30	1.30
NORTH AMERICAN COMPANY Guarantee Choice 3 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	3 yrs	Int / Int	06/08/2021	1.30	3 yrs	1.30	1.30
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 <i>Mid Band</i>	A+	90	50,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	1.20 1.20	3 yrs	0.00 1.20 1.20	1.20 1.20
PRINCIPAL FINANCIAL GROUP Principal Select Series 3 <i>High Band</i>	A+	85	100,000	3 yrs	10% / 10%	06/14/2021	1.20	3 yrs	1.20	1.20
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	06/04/2021	1.15	3 yrs	1.15	1.15
ATHENE IA Athene Max Rate 3 LITE <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	06/04/2021	1.15	3 yrs	1.15	1.15
PRINCIPAL FINANCIAL GROUP Principal Select Series 3 <i>Low Band</i>	A+	85	10,000	3 yrs	10% / 10%	06/14/2021	1.00	3 yrs	1.00	1.00
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 <i>Low Band</i>	A+	90	5,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	0.95 0.95	3 yrs	0.00 0.95 0.95	0.95 0.95
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP <i>High Band</i>	A+	90	100,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	0.95 0.95	3 yrs	0.00 0.95 0.95	0.95 0.95

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP <i>Mid Band</i>	A+	90	50,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	0.80 0.80	3 yrs	0.00 0.80 0.80	0.80 0.80
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP <i>Low Band</i>	A+	90	5,000	3 yrs	15% / 15%	06/01/2021 06/15/2021	0.50 0.50	3 yrs	0.00 0.50 0.50	0.50 0.50
Rate Guaranteed 4-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/10/2021	2.20	4 yrs	2.20	2.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	05/10/2021	1.90	4 yrs	1.90	1.90
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 <i>High Band</i>	A+	90	100,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	1.55 1.55	4 yrs	0.00 1.55 1.55	1.55 1.55
PRINCIPAL FINANCIAL GROUP Principal Select Series 4 <i>High Band</i>	A+	85	100,000	4 yrs	10% / 10%	06/14/2021	1.50	4 yrs	1.50	1.50
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 <i>Mid Band</i>	A+	90	50,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	1.45 1.45	4 yrs	0.00 1.45 1.45	1.45 1.45
PRINCIPAL FINANCIAL GROUP Principal Select Series 4 <i>Low Band</i>	A+	85	5,000	4 yrs	10% / 10%	06/14/2021	1.25	4 yrs	1.25	1.25
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 <i>Low Band</i>	A+	90	5,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	1.20 1.20	4 yrs	0.00 1.20 1.20	1.20 1.20
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP <i>High Band</i>	A+	90	100,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	1.20 1.20	4 yrs	0.00 1.20 1.20	1.20 1.20
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP <i>Mid Band</i>	A+	90	50,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	1.05 1.05	4 yrs	0.00 1.05 1.05	1.05 1.05
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP <i>Low Band</i>	A+	90	5,000	4 yrs	15% / 15%	06/01/2021 06/15/2021	0.80 0.80	4 yrs	0.00 0.80 0.80	0.80 0.80
Rate Guaranteed 5-Years										
AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	05/21/2021	2.70	5 yrs	2.70	2.70

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/10/2021	2.25	5 yrs	2.25	2.25
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5	A-	85	10,000	5 yrs	0% / 10%	03/04/2021	2.25	5 yrs	2.25	2.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.25	5 yrs	2.25	2.25
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/19/2021	2.20	5 yrs	2.20	2.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.10	5 yrs	2.10	2.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/19/2021	2.05	5 yrs	2.05	2.05
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	05/15/2021 06/15/2021	2.00 1.90	5 yrs	-0.10 2.00 1.90	2.00 1.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.00	5 yrs	2.00	2.00
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	06/01/2021	2.00	5 yrs	2.00	2.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	05/10/2021	1.95	5 yrs	1.95	1.95
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	06/04/2021	1.90	5 yrs	1.90	1.90
NORTH AMERICAN COMPANY Guarantee Choice 5 <i>High Band</i>	A+	90	100,000	5 yrs	Int / Int	06/08/2021	1.90	5 yrs	1.90	1.90
ATHENE IA Athene Max Rate 5 LITE <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	06/04/2021	1.85	5 yrs	1.85	1.85
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/15/2021 06/15/2021	1.85 1.75	5 yrs	-0.10 1.85 1.75	1.85 1.75
AMER. EQUITY INVESTMENT LIFE INS. CO. Guarantee 5 (ICC13 MYGA)	A-	85	10,000	5 yrs	Int / Int	01/01/2020	1.80	5 yrs	1.80	1.80
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 <i>High Band</i>	A+	90	100,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.80 1.80	5 yrs	0.00 1.80 1.80	1.80 1.80
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	06/04/2021	1.75	5 yrs	1.75	1.75

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
ATHENE IA Athene Max Rate 5 LITE <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	06/04/2021	1.70	5 yrs	1.70	1.70
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 <i>Mid Band</i>	A+	90	50,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.70 1.70	5 yrs	0.00 1.70 1.70	1.70 1.70
NORTH AMERICAN COMPANY Guarantee Choice 5 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	5 yrs	Int / Int	06/08/2021	1.60	5 yrs	1.60	1.60
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 ROP <i>High Band</i>	A+	90	100,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.50 1.50	5 yrs	0.00 1.50 1.50	1.50 1.50
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	06/08/2021 06/15/2021	1.50 1.50	5 yrs	0.00 1.50 1.50	1.50 1.50
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 <i>Low Band</i>	A+	90	5,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.45 1.45	5 yrs	0.00 1.45 1.45	1.45 1.45
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 ROP <i>Mid Band</i>	A+	90	50,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.40 1.40	5 yrs	0.00 1.40 1.40	1.40 1.40
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	06/08/2021 06/15/2021	1.40 1.40	5 yrs	0.00 1.40 1.40	1.40 1.40
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	06/01/2021	1.30	5 yrs	1.30	1.30
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 ROP <i>Low Band</i>	A+	90	5,000	5 yrs	15% / 15%	06/01/2021 06/15/2021	1.15 1.15	5 yrs	0.00 1.15 1.15	1.15 1.15
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	06/01/2021	1.15	5 yrs	1.15	1.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	06/08/2021 06/15/2021	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 6-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.45	6 yrs	2.45	2.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.30	6 yrs	2.30	2.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/10/2021	2.25	6 yrs	2.25	2.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.20	6 yrs	2.20	2.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	05/10/2021	1.95	6 yrs	1.95	1.95
AMER. EQUITY INVESTMENT LIFE INS. CO. Guarantee 6 (ICC13 MYGA)	A-	85	10,000	6 yrs	Int / Int	01/01/2020	1.85	6 yrs	1.85	1.85
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 <i>High Band</i>	A+	90	100,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.80 1.80	6 yrs	0.00 1.80 1.80	1.80 1.80
PRINCIPAL FINANCIAL GROUP Principal Select Series 6 <i>High Band</i>	A+	85	100,000	6 yrs	10% / 10%	06/14/2021	1.75	6 yrs	1.75	1.75
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 <i>Mid Band</i>	A+	90	50,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.70 1.70	6 yrs	0.00 1.70 1.70	1.70 1.70
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 ROP <i>High Band</i>	A+	90	100,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.50 1.50	6 yrs	0.00 1.50 1.50	1.50 1.50
PRINCIPAL FINANCIAL GROUP Principal Select Series 6 <i>Low Band</i>	A+	85	5,000	6 yrs	10% / 10%	06/14/2021	1.50	6 yrs	1.50	1.50
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 <i>Low Band</i>	A+	90	5,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.45 1.45	6 yrs	0.00 1.45 1.45	1.45 1.45
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 ROP <i>Mid Band</i>	A+	90	50,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.35 1.35	6 yrs	0.00 1.35 1.35	1.35 1.35
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 6 ROP <i>Low Band</i>	A+	90	5,000	6 yrs	15% / 15%	06/01/2021 06/15/2021	1.05 1.05	6 yrs	0.00 1.05 1.05	1.05 1.05

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.45	7 yrs	2.45	2.45
MUTUAL OF OMAHA Ultra Premier 7	A+	89	25,000	7 yrs	10% / 10%	06/01/2021	2.35	7 yrs	2.35	2.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.30	7 yrs	2.30	2.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/10/2021	2.25	7 yrs	2.25	2.25
NORTH AMERICAN COMPANY Guarantee Choice 7 <i>High Band</i>	A+	90	100,000	7 yrs	Int / Int	06/08/2021	2.20	7 yrs	2.20	2.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.20	7 yrs	2.20	2.20
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	05/15/2021 06/15/2021	2.15 2.05	7 yrs	-0.10 2.15 2.05	2.15 2.05
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/15/2021 06/15/2021	2.10 2.00	7 yrs	-0.10 2.10 2.00	2.10 2.00
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	06/04/2021	2.00	7 yrs	2.00	2.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	05/10/2021	1.95	7 yrs	1.95	1.95
ATHENE IA Athene Max Rate 7 LITE <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	06/04/2021	1.95	7 yrs	1.95	1.95
AMER. EQUITY INVESTMENT LIFE INS. CO. Guarantee 7 (ICC13 MYGA)	A-	85	10,000	7 yrs	Int / Int	01/01/2020	1.90	7 yrs	1.90	1.90
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	06/04/2021	1.85	7 yrs	1.85	1.85
ATHENE IA Athene Max Rate 7 LITE <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	06/04/2021	1.80	7 yrs	1.80	1.80
NORTH AMERICAN COMPANY Guarantee Choice 7 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	7 yrs	Int / Int	06/08/2021	1.80	7 yrs	1.80	1.80
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 <i>High Band</i>	A+	90	100,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.80 1.80	7 yrs	0.00 1.80 1.80	1.80 1.80

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	89	50,000	7 yrs	10% / 10%	06/01/2021	1.80	7 yrs	1.80	1.80
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 <i>Mid Band</i>	A+	90	50,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.70 1.70	7 yrs	0.00 1.70 1.70	1.70 1.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	89	5,000	7 yrs	10% / 10%	06/01/2021	1.65	7 yrs	1.65	1.65
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	06/08/2021 06/15/2021	1.55 1.55	7 yrs	0.00 1.55 1.55	1.55 1.55
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 ROP <i>High Band</i>	A+	90	100,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.50 1.50	7 yrs	0.00 1.50 1.50	1.50 1.50
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 <i>Low Band</i>	A+	90	5,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.45 1.45	7 yrs	0.00 1.45 1.45	1.45 1.45
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	06/08/2021 06/15/2021	1.45 1.45	7 yrs	0.00 1.45 1.45	1.45 1.45
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 ROP <i>Mid Band</i>	A+	90	50,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.35 1.35	7 yrs	0.00 1.35 1.35	1.35 1.35
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 7 ROP <i>Low Band</i>	A+	90	5,000	7 yrs	15% / 15%	06/01/2021 06/15/2021	1.05 1.05	7 yrs	0.00 1.05 1.05	1.05 1.05
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	06/08/2021 06/15/2021	1.05 1.05	7 yrs	0.00 1.05 1.05	1.05 1.05
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	7 yrs	0.00 1.00 1.00	1.00 1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	7 yrs	0.00 1.00 1.00	1.00 1.00
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.45	8 yrs	2.45	2.45

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.30	8 yrs	2.30	2.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.20	8 yrs	2.20	2.20
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.55	9 yrs	2.55	2.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.40	9 yrs	2.40	2.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.30	9 yrs	2.30	2.30
PRINCIPAL FINANCIAL GROUP Principal Select Series 9 <i>High Band</i>	A+	85	100,000	9 yrs	10% / 10%	06/14/2021	1.85	9 yrs	1.85	1.85
PRINCIPAL FINANCIAL GROUP Principal Select Series 9 <i>Low Band</i>	A+	85	5,000	9 yrs	10% / 10%	06/14/2021	1.60	9 yrs	1.60	1.60
Rate Guaranteed 10-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2021	2.55	10 yrs	2.55	2.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	05/15/2021 06/15/2021	2.50 2.40	10 yrs	-0.10 2.50 2.40	2.50 2.40
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	05/15/2021 06/15/2021	2.45 2.35	10 yrs	-0.10 2.45 2.35	2.45 2.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2021	2.40	10 yrs	2.40	2.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2021	2.30	10 yrs	2.30	2.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/10/2021	2.25	10 yrs	2.25	2.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	05/10/2021	1.95	10 yrs	1.95	1.95
NORTH AMERICAN COMPANY Guarantee Choice 10 <i>High Band</i>	A+	90	100,000	10 yrs	Int / Int	06/08/2021	1.95	10 yrs	1.95	1.95
NORTH AMERICAN COMPANY Guarantee Choice 10 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	10 yrs	Int / Int	06/08/2021	1.55	10 yrs	1.55	1.55

MYGA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	06/04/2020	1.00	10 yrs	1.00	1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	10 yrs	0.00 1.00 1.00	1.00 1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	05/15/2021 06/15/2021	1.00 1.00	10 yrs	0.00 1.00 1.00	1.00 1.00

Traditional Fixed Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1 Yr 2+	Last Change	Years Rate GTD	Base Rate	Bonus Rate	Premium Bonus	CUR Yield Surrender	GTD Yield Surrender
10-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>High Band</i>	A	80	10 yrs	100,000	10% / 10%	06/01/2021	1 yr	1.95	5.00		2.44	1.58
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	06/01/2021	1 yr	1.85	5.00		2.34	1.57
NATIONAL WESTERN LIFE NWL Protector One	A	85	10 yrs	5,000	10% / 10%	10/01/2020	1 yr	1.75	1.00		1.85	1.62
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>High Band</i>	A	80 NQ	9 yrs	200,000	10% / 10%	04/05/2021	1 yr	2.25	0.00		2.25	1.14
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	04/05/2021	1 yr	2.00	0.00		2.00	1.11
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	06/01/2021	1 yr	1.15	1.00		1.27	0.31
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	06/01/2021	1 yr	1.00	1.00		1.12	0.29
7-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	06/01/2021	2 yrs	2.10	2.00		2.38	1.59
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>Low Band</i>	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	06/01/2021	2 yrs	2.00	2.00		2.28	1.57
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>High Band</i>	A	85	5 yrs	100,000	10% / 10%	06/01/2021	2 yrs	1.85	1.00		2.05	1.60
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	06/01/2021	2 yrs	1.75	1.00		1.95	1.56

Fixed Indexed Annuities

www.fmiAgent.com

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
16-Year Surrender Period											
Amer. Equity Investment Life Ins. Co.	Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.30	Int / 10%	16 yrs	Optional
15-Year Surrender Period											
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00	4.25	1.65	0% / 5%	15 yrs	
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	11.00 to 17.00	4.25	1.65	10% / 10%	15 yrs	
National Western Life	NWL Ultra Future®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.75 to 9.00		1.65	0% / 10%	15 yrs	Optional
14-Year Surrender Period											
North American Company	Charter Plus 14	A+	75	75,000	FPA	9.00	2.75	1.20	0% / 10%	14 yrs	
13-Year Surrender Period											
National Western Life	NWL Ultra Classic®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA			2.50	0% / 10%	13 yrs	Optional
10-Year Surrender Period											
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		3.25	2.00	Int / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 10 ID	A-	80	5,000	FPA		3.50	2.00	Int / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	Destinations 10	A-	80	5,000	FPA			1.90	Int / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		5.25	1.90	10% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Income II 10 with Income Multiplier Benefit	A	85	25,000	Single		3.55	1.80	10% / 10%	10 yrs	Optional
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less			1.70	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less			1.70	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		3.75	1.65	10% / 10%	10 yrs	
National Western Life	NWL IMPACT 10®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.00		1.65	0% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Choice Income II 10 with Guaranteed Income Builder	A	85	25,000	Single		3.00	1.60	10% / 10%	10 yrs	Optional
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		3.30	1.55	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		4.50	1.55	0% / 10%	10 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
North American Company	BenefitSolutions 10	A+	79	20,000	Single		4.00	1.50	0% / 5%	10 yrs	Included
Global Atlantic Financial Group	Income 150+ SE <i>High Band</i>	A	85	100,000	Single		2.50	1.50	10% / 10%	10 yrs	Optional
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		3.00	1.50	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		4.25	1.50	0% / 10%	10 yrs	Included
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	2.00 to 4.00	3.50	1.45	0% / 5%	10 yrs	
Athene IA	Athene Performance Elite® 10 Plus™	A	78	10,000	Single	8.00 to 10.00	3.50	1.45	10% / 10%	10 yrs	
Athene IA	Agility 10	A	80	10,000	Single		3.00	1.40	10% / 10%	10 yrs	Included
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		2.50	1.40	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.35	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.35	10% / 10%	10 yrs	
North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.00	1.30	0% / 5%	10 yrs	Included
Global Atlantic Financial Group	Income 150+ SE <i>Low Band</i>	A	85	10,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Income 150+ SE <i>Mid Band</i>	A	85	25,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		2.25	1.25	10% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Accumulation II 10 <i>High Band</i>	A	85	100,000	Single		3.00	1.20	10% / 10%	10 yrs	
North American Company	IncomeChoice 10 <i>Low Band</i>	A+	79	20,000	FPA		2.75	1.20	0% / 5%	10 yrs	Included
Protective Life	Protective Guaranteed Income Indexed Annuity <i>High Band</i>	A+	79	100,000	1 Year or Less		2.35	1.20	10% / 10%	10 yrs	Multiple
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		2.50	1.15	10% / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	2.00	1.15	Int / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	2.00	1.15	Int / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
North American Company	Charter Plus 10	A+	79	75,000	FPA	7.00	2.25	1.10	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations)	A+	79	75,000	FPA	7.00	2.00	1.10	0% / 10%	10 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Amer. Equity Investment Life Ins. Co.	IncomeShield 10	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	10 yrs	
Protective Life	Protective Guaranteed Income Indexed Annuity <i>Low Band</i>	A+	79	25,000	1 Year or Less		2.05	1.05	10% / 10%	10 yrs	Multiple
Amer. Equity Investment Life Ins. Co.	IncomeShield 10 with a LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	10 yrs	Included
9-Year Surrender Period											
Amer. Equity Investment Life Ins. Co.	AssetShield 9 CA	A-	80	5,000	FPA		3.25	1.85	Int / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	Destinations 9 (CA)	A-	80	5,000	FPA			1.75	Int / 10%	9 yrs	
National Western Life	NWL Ultra Future® - State Variation	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		1.65	10% / 10%	9 yrs	Optional
National Western Life	NWL Ultra Value®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		1.65	10% / 10%	9 yrs	Optional
Americo	Ultimate One Index 9	A	85	10,000	Single		3.85	1.55	0% / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9 w/ LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	9 yrs	Included
Americo	Ultimate One Index 9 Bonus (411)	A	80	10,000	Single	4.00 to 5.00	1.85	1.00	0% / 10%	9 yrs	
8-Year Surrender Period											
Lincoln Financial Group	Lincoln New Directions 8 <i>High Band</i>	A+	85	100,000	Single		4.50	2.00	10% / 10%	8 yrs	
Lincoln Financial Group	Lincoln New Directions 8 <i>Low Band</i>	A+	85	10,000	Single		3.75	1.85	10% / 10%	8 yrs	
North American Company	Performance Choice 8	A+	85	20,000	FPA		3.30	1.60	0% / 10%	8 yrs	
7-Year Surrender Period											
National Western Life	NWL IMPACT 7®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		2.00	0% / 10%	7 yrs	Optional
National Western Life	NWL IMPACT 7S®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		2.00	0% / 10%	7 yrs	Optional
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		3.00	1.90	Int / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7 ID	A-	85	5,000	FPA		3.25	1.90	Int / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7 CA	A-	85	5,000	FPA		3.00	1.75	Int / 10%	7 yrs	
Global Atlantic Financial Group	Choice Income II 7 with Income Multiplier Benefit	A	85	25,000	Single		3.50	1.75	10% / 10%	7 yrs	Optional
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Global Atlantic Financial Group	Choice Income II 7 with Guaranteed Income Builder	A	85	25,000	Single		2.75	1.50	10% / 10%	7 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		5.00	1.50	10% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		3.25	1.50	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		4.40	1.50	0% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		3.50	1.45	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 Plus sm *FEE*	A	83	10,000	Single	5.00 to 6.00	3.50	1.45	10% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		2.80	1.45	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		4.00	1.45	0% / 10%	7 yrs	Included
Americo	Ultimate One Index 7	A	90	10,000	Single		2.75	1.45	0% / 10%	7 yrs	
Athene IA	AccuMax 7 <i>High Band</i>	A	83	100,000	Single			1.40	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		3.50	1.35	10% / 10%	7 yrs	
Athene IA	Agility 7	A	83	10,000	Single		2.75	1.30	10% / 10%	7 yrs	Included
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			1.25	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		2.25	1.20	10% / 10%	7 yrs	
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		2.75	1.15	10% / 10%	7 yrs	
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		2.25	1.15	10% / 10%	7 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		2.25	1.10	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		2.00	1.05	10% / 10%	7 yrs	
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		1.95	1.00	10% / 10%	7 yrs	Included
Principal Financial Group	Secure Choice 7 <i>Low Band</i>	A+	85	10,000	Single		2.95		10% / 10%	7 yrs	
Principal Financial Group	Secure Choice 7 <i>High Band</i>	A+	85	50,000	Single		3.45		10% / 10%	7 yrs	
6-Year Surrender Period											
Lincoln Financial Group	Lincoln New Directions 6 <i>High Band</i>	A+	85	100,000	Single		4.00	1.50	10% / 10%	6 yrs	
Lincoln Financial Group	Lincoln New Directions 6 <i>Low Band</i>	A+	85	10,000	Single		3.00	1.35	10% / 10%	6 yrs	
Principal Financial Group	Secure Choice 6 <i>Low Band</i>	A+	85	10,000	Single		2.90		10% / 10%	6 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Principal Financial Group	Secure Choice 6 <i>High Band</i>	A+	85	50,000	Single		3.40		10% / 10%	6 yrs	
5-Year Surrender Period											
Amer. Equity Investment Life Ins. Co.	AssetShield 5 ID	A-	85	5,000	FPA		3.00	1.75	Int / 10%	5 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		2.50	1.60	Int / 10%	5 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 5 CA	A-	85	5,000	FPA		2.75	1.60	Int / 10%	5 yrs	
Americo	Elite 5	A	90	10,000	Single			1.60	Int / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A+	85	100,000	FPA		4.00	1.45	10% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		4.30	1.40	0% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		3.10	1.40	0% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		3.25	1.30	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>High Band</i>	A+	85	100,000	FPA		2.25	1.25	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		2.70	1.10	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		2.00	1.10	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		2.20	1.05	10% / 10%	5 yrs	
Principal Financial Group	Secure Choice 5 <i>Low Band</i>	A+	85	10,000	Single		2.85		10% / 10%	5 yrs	
Principal Financial Group	Secure Choice 5 <i>High Band</i>	A+	85	50,000	Single		3.35		10% / 10%	5 yrs	
4-Year Surrender Period											
Principal Financial Group	Secure Choice 4 <i>Low Band</i>	A+	85	10,000	Single		2.50		10% / 10%	4 yrs	
Principal Financial Group	Secure Choice 4 <i>High Band</i>	A+	85	50,000	Single		2.95		10% / 10%	4 yrs	

SPIA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Issue Age Owner	Issue Age Annuitant	Min Prem QL	Min Prem NQ
American Equity Investment Life Insurance Company AM Best: A-					
AMER. EQUITY INVESTMENT LIFE INS. CO. SPIA-1	A-	90	90	\$10,000	\$10,000
American General Life Insurance Company AM Best: A					
AMERICAN GENERAL LIFE INS. CO. American Pathway Immediate Annuity	A	90	90	\$10,000	\$10,000
American National Insurance Company AM Best: A					
AMERICAN NATIONAL INSURANCE CO. Palladium (SPIA)	A	90	90	\$3,500	\$15,000
Global Atlantic Financial Group AM Best: A					
GLOBAL ATLANTIC FINANCIAL GROUP Forecertain	A	90	90	\$25,000	\$25,000
Lincoln Financial Group AM Best: A+					
LINCOLN FINANCIAL GROUP Lincoln Insured Income Immediate Annuity	A+	95	95	\$10,000	\$10,000
Mutual of Omaha AM Best: A+					
MUTUAL OF OMAHA Income Access	A+	85	85	\$100,000	\$10,000
MUTUAL OF OMAHA Ultra Income	A+	85	0	\$100,000	\$10,000
National Western Life AM Best: A					
NATIONAL WESTERN LIFE SPIA	A	99	99	\$5,000	\$5,000
North American Company AM Best: A+					
NORTH AMERICAN COMPANY NA Income	A+	85	85	\$25,000	\$25,000
Principal Financial Group AM Best: A+					
PRINCIPAL FINANCIAL GROUP Principal Income Annuity	A+	95	95	\$10,000	\$10,000
Protective Life AM Best: A+					
PROTECTIVE LIFE ProPayer Income Annuity	A+	99	99	\$50,000	\$50,000