

# MYGA Products

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| 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                                                            |         |               |                       |          |                              |             |              |                |           |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>High Band</i>        | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 09/01/2021  | 2.00         | 3 yrs          | 2.00      | 2.00                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>Mid Band</i>         | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 09/01/2021  | 1.85         | 3 yrs          | 1.85      | 1.85                |
| NORTH AMERICAN COMPANY<br>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                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>Low Band</i>         | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 09/01/2021  | 1.75         | 3 yrs          | 1.75      | 1.75                |
| ATHENE IA<br>Athene Max Rate 3 <i>High Band</i>                                    | A       | 85            | 100,000               | 3 yrs    | Int / Int                    | 08/20/2021  | 1.60         | 3 yrs          | 1.60      | 1.60                |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>High Band</i>                               | A       | 85            | 100,000               | 3 yrs    | Int / Int                    | 08/20/2021  | 1.60         | 3 yrs          | 1.60      | 1.60                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>                   | A       | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 09/15/2021  | 1.55         | 3 yrs          | 1.55      | 1.55                |
| ATHENE IA<br>Athene Max Rate 3 <i>Low Band</i>                                     | A       | 85            | 10,000                | 3 yrs    | Int / Int                    | 08/20/2021  | 1.45         | 3 yrs          | 1.45      | 1.45                |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>Low Band</i>                                | A       | 85            | 10,000                | 3 yrs    | Int / Int                    | 08/20/2021  | 1.45         | 3 yrs          | 1.45      | 1.45                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3                         | A-      | 85            | 10,000                | 3 yrs    | 0% / 10%                     | 08/31/2021  | 1.45         | 3 yrs          | 1.45      | 1.45                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>                    | A       | 85            | 10,000                | 3 yrs    | 10% / 10%                    | 09/15/2021  | 1.40         | 3 yrs          | 1.40      | 1.40                |
| NORTH AMERICAN COMPANY<br>Guarantee Choice 3 <i>Low Band</i>                       | A+      | 90            | 2,000 QL<br>10,000 NQ | 3 yrs    | Int / Int                    | 06/08/2021  | 1.30         | 3 yrs          | 1.30      | 1.30                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 3 <i>High Band</i> | A+      | 90            | 100,000               | 3 yrs    | 15% / 15%                    | 09/15/2021  | 1.25         | 3 yrs          | 1.25      | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 3 <i>Mid Band</i>  | A+      | 90            | 50,000                | 3 yrs    | 15% / 15%                    | 09/15/2021  | 1.10         | 3 yrs          | 1.10      | 1.10                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 3 <i>High Band</i>            | A+      | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 09/13/2021  | 1.10         | 3 yrs          | 1.10      | 1.10                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 3 <i>Low Band</i>             | A+      | 85            | 10,000                | 3 yrs    | 10% / 10%                    | 09/13/2021  | 0.90         | 3 yrs          | 0.90      | 0.90                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 3 <i>Low Band</i>  | A+      | 90            | 5,000                 | 3 yrs    | 15% / 15%                    | 09/15/2021  | 0.85         | 3 yrs          | 0.85      | 0.85                |

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| 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<br>Principal Preferred Series Annuity 3 ROP <i>High Band</i> | A+      | 90            | 100,000     | 3 yrs    | 15% / 15%                    | 09/15/2021  | 0.85         | 3 yrs          | 0.85      | 0.85                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 3 ROP <i>Mid Band</i>  | A+      | 90            | 50,000      | 3 yrs    | 15% / 15%                    | 09/15/2021  | 0.70         | 3 yrs          | 0.70      | 0.70                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 3 ROP <i>Low Band</i>  | A+      | 90            | 5,000       | 3 yrs    | 15% / 15%                    | 09/15/2021  | 0.40         | 3 yrs          | 0.40      | 0.40                |
| Rate Guaranteed 4-Years                                                                |         |               |             |          |                              |             |              |                |           |                     |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>High Band</i>        | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 09/13/2021  | 2.00         | 4 yrs          | 2.00      | 2.00                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>Low Band</i>         | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 09/13/2021  | 1.70         | 4 yrs          | 1.70      | 1.70                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 <i>High Band</i>     | A+      | 90            | 100,000     | 4 yrs    | 15% / 15%                    | 09/15/2021  | 1.45         | 4 yrs          | 1.45      | 1.45                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 <i>Mid Band</i>      | A+      | 90            | 50,000      | 4 yrs    | 15% / 15%                    | 09/15/2021  | 1.35         | 4 yrs          | 1.35      | 1.35                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 4 <i>High Band</i>                | A+      | 85            | 100,000     | 4 yrs    | 10% / 10%                    | 09/13/2021  | 1.35         | 4 yrs          | 1.35      | 1.35                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 <i>Low Band</i>      | A+      | 90            | 5,000       | 4 yrs    | 15% / 15%                    | 09/15/2021  | 1.10         | 4 yrs          | 1.10      | 1.10                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 ROP <i>High Band</i> | A+      | 90            | 100,000     | 4 yrs    | 15% / 15%                    | 09/15/2021  | 1.10         | 4 yrs          | 1.10      | 1.10                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 4 <i>Low Band</i>                 | A+      | 85            | 5,000       | 4 yrs    | 10% / 10%                    | 09/13/2021  | 1.10         | 4 yrs          | 1.10      | 1.10                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 ROP <i>Mid Band</i>  | A+      | 90            | 50,000      | 4 yrs    | 15% / 15%                    | 09/15/2021  | 0.95         | 4 yrs          | 0.95      | 0.95                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 4 ROP <i>Low Band</i>  | A+      | 90            | 5,000       | 4 yrs    | 15% / 15%                    | 09/15/2021  | 0.70         | 4 yrs          | 0.70      | 0.70                |
| Rate Guaranteed 5-Years                                                                |         |               |             |          |                              |             |              |                |           |                     |
| AMERICO<br>Platinum Assure 5                                                           | A       | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 08/12/2021  | 2.65         | 5 yrs          | 2.65      | 2.65                |
| ATHENE IA<br>Athene Max Rate 5 <i>High Band</i>                                        | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 08/20/2021  | 2.20         | 5 yrs          | 2.20      | 2.20                |
| ATHENE IA<br>Athene Max Rate 5 LITE <i>High Band</i>                                   | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 08/20/2021  | 2.15         | 5 yrs          | 2.15      | 2.15                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>High Band</i>            | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2021  | 2.15         | 5 yrs          | 2.15      | 2.15                |

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|------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|----------------------|---------------------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                   | A       | 85            | 100,000               | 5 yrs    | 10% / 10%                    | 09/15/2021               | 2.10         | 5 yrs          | 2.10                 | 2.10                |
| ATHENE IA<br>Athene Max Rate 5 <i>Low Band</i>                                     | A       | 83            | 10,000                | 5 yrs    | Int / Int                    | 08/20/2021               | 2.05         | 5 yrs          | 2.05                 | 2.05                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>High Band</i>    | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 09/13/2021               | 2.00         | 5 yrs          | 2.00                 | 2.00                |
| ATHENE IA<br>Athene Max Rate 5 LITE <i>Low Band</i>                                | A       | 83            | 10,000                | 5 yrs    | Int / Int                    | 08/20/2021               | 2.00         | 5 yrs          | 2.00                 | 2.00                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5                         | A-      | 85            | 10,000                | 5 yrs    | 0% / 10%                     | 08/31/2021               | 2.00         | 5 yrs          | 2.00                 | 2.00                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>Mid Band</i>         | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 09/01/2021               | 2.00         | 5 yrs          | 2.00                 | 2.00                |
| MUTUAL OF OMAHA<br>Ultra Premier 5                                                 | A+      | 89            | 25,000                | 5 yrs    | 10% / 10%                    | 09/01/2021               | 2.00         | 5 yrs          | 2.00                 | 2.00                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                    | A       | 85            | 10,000                | 5 yrs    | 10% / 10%                    | 09/15/2021               | 1.95         | 5 yrs          | 1.95                 | 1.95                |
| NORTH AMERICAN COMPANY<br>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                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>Low Band</i>         | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 09/01/2021               | 1.90         | 5 yrs          | 1.90                 | 1.90                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 5 (ICC13 MYGA)                  | A-      | 85            | 10,000                | 5 yrs    | Int / Int                    | 01/01/2020               | 1.80         | 5 yrs          | 1.80                 | 1.80                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>Low Band</i>     | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 09/13/2021               | 1.70         | 5 yrs          | 1.70                 | 1.70                |
| NORTH AMERICAN COMPANY<br>Guarantee Choice 5 <i>Low Band</i>                       | A+      | 90            | 2,000 QL<br>10,000 NQ | 5 yrs    | Int / Int                    | 06/08/2021               | 1.60         | 5 yrs          | 1.60                 | 1.60                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 <i>High Band</i> | A+      | 90            | 100,000               | 5 yrs    | 15% / 15%                    | 09/15/2021               | 1.60         | 5 yrs          | 1.60                 | 1.60                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 <i>Mid Band</i>  | A+      | 90            | 50,000                | 5 yrs    | 15% / 15%                    | 09/15/2021               | 1.50         | 5 yrs          | 1.50                 | 1.50                |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>High Band</i>                                 | A+      | 85            | 75,000                | 5 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.50<br>1.50 | 5 yrs          | 0.00<br>1.50<br>1.50 | 1.50<br>1.50        |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 <i>High Band</i>             | A+      | 85            | 100,000               | 5 yrs    | 10% / 10%                    | 09/15/2021               | 1.45         | 5 yrs          | 1.45                 | 1.45                |

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| 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 |
|----------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|----------------------|---------------------|
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Mid Band</i>                                      | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.40<br>1.40 | 5 yrs          | 0.00<br>1.40<br>1.40 | 1.40<br>1.40        |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 ROP <i>High Band</i> | A+      | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 09/15/2021               | 1.30         | 5 yrs          | 1.30                 | 1.30                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 <i>High Band</i>                              | A+      | 89            | 50,000      | 5 yrs    | 10% / 10%                    | 09/01/2021               | 1.30         | 5 yrs          | 1.30                 | 1.30                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 <i>Low Band</i>                  | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/15/2021               | 1.25         | 5 yrs          | 1.25                 | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 <i>Low Band</i>      | A+      | 90            | 5,000       | 5 yrs    | 15% / 15%                    | 09/15/2021               | 1.25         | 5 yrs          | 1.25                 | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 ROP <i>Mid Band</i>  | A+      | 90            | 50,000      | 5 yrs    | 15% / 15%                    | 09/15/2021               | 1.20         | 5 yrs          | 1.20                 | 1.20                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 <i>Low Band</i>                               | A+      | 89            | 5,000       | 5 yrs    | 10% / 10%                    | 09/01/2021               | 1.15         | 5 yrs          | 1.15                 | 1.15                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 (CA) <i>Low Band</i>             | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/15/2021               | 1.00         | 5 yrs          | 1.00                 | 1.00                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 (CA) <i>High Band</i>            | A+      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 09/15/2021               | 1.00         | 5 yrs          | 1.00                 | 1.00                |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Low Band</i>                                      | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.00<br>1.00 | 5 yrs          | 0.00<br>1.00<br>1.00 | 1.00<br>1.00        |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 5 ROP <i>Low Band</i>  | A+      | 90            | 5,000       | 5 yrs    | 15% / 15%                    | 09/15/2021               | 0.95         | 5 yrs          | 0.95                 | 0.95                |
| Rate Guaranteed 6-Years                                                                |         |               |             |          |                              |                          |              |                |                      |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>High Band</i>            | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2021               | 2.45         | 6 yrs          | 2.45                 | 2.45                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Mid Band</i>             | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2021               | 2.30         | 6 yrs          | 2.30                 | 2.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Low Band</i>             | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 09/01/2021               | 2.20         | 6 yrs          | 2.20                 | 2.20                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>High Band</i>        | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 09/13/2021               | 2.00         | 6 yrs          | 2.00                 | 2.00                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 6 (ICC13 MYGA)                      | A-      | 85            | 10,000      | 6 yrs    | Int / Int                    | 01/01/2020               | 1.85         | 6 yrs          | 1.85                 | 1.85                |

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|----------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>Low Band</i>         | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 09/13/2021  | 1.70         | 6 yrs          | 1.70      | 1.70                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 <i>High Band</i>     | A+      | 90            | 100,000     | 6 yrs    | 15% / 15%                    | 09/15/2021  | 1.60         | 6 yrs          | 1.60      | 1.60                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 <i>Mid Band</i>      | A+      | 90            | 50,000      | 6 yrs    | 15% / 15%                    | 09/15/2021  | 1.50         | 6 yrs          | 1.50      | 1.50                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 6 <i>High Band</i>                | A+      | 85            | 100,000     | 6 yrs    | 10% / 10%                    | 09/13/2021  | 1.50         | 6 yrs          | 1.50      | 1.50                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 ROP <i>High Band</i> | A+      | 90            | 100,000     | 6 yrs    | 15% / 15%                    | 09/15/2021  | 1.30         | 6 yrs          | 1.30      | 1.30                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 <i>Low Band</i>      | A+      | 90            | 5,000       | 6 yrs    | 15% / 15%                    | 09/15/2021  | 1.25         | 6 yrs          | 1.25      | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 6 <i>Low Band</i>                 | A+      | 85            | 5,000       | 6 yrs    | 10% / 10%                    | 09/13/2021  | 1.25         | 6 yrs          | 1.25      | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 ROP <i>Mid Band</i>  | A+      | 90            | 50,000      | 6 yrs    | 15% / 15%                    | 09/15/2021  | 1.15         | 6 yrs          | 1.15      | 1.15                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 6 ROP <i>Low Band</i>  | A+      | 90            | 5,000       | 6 yrs    | 15% / 15%                    | 09/15/2021  | 0.85         | 6 yrs          | 0.85      | 0.85                |
| Rate Guaranteed 7-Years                                                                |         |               |             |          |                              |             |              |                |           |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>High Band</i>            | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2021  | 2.45         | 7 yrs          | 2.45      | 2.45                |
| ATHENE IA<br>Athene Max Rate 7 <i>High Band</i>                                        | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 08/20/2021  | 2.30         | 7 yrs          | 2.30      | 2.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>Mid Band</i>             | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2021  | 2.30         | 7 yrs          | 2.30      | 2.30                |
| ATHENE IA<br>Athene Max Rate 7 LITE <i>High Band</i>                                   | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 08/20/2021  | 2.25         | 7 yrs          | 2.25      | 2.25                |
| MUTUAL OF OMAHA<br>Ultra Premier 7                                                     | A+      | 89            | 25,000      | 7 yrs    | 10% / 10%                    | 09/01/2021  | 2.25         | 7 yrs          | 2.25      | 2.25                |
| NORTH AMERICAN COMPANY<br>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.<br>Palladium MYG Annuity 7 <i>Low Band</i>             | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 09/01/2021  | 2.20         | 7 yrs          | 2.20      | 2.20                |
| ATHENE IA<br>Athene Max Rate 7 <i>Low Band</i>                                         | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 08/20/2021  | 2.15         | 7 yrs          | 2.15      | 2.15                |

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|----------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|----------------------|---------------------|
| ATHENE IA<br>Athene Max Rate 7 LITE <i>Low Band</i>                                    | A       | 83            | 10,000                | 7 yrs    | Int / Int                    | 08/20/2021               | 2.10         | 7 yrs          | 2.10                 | 2.10                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>High Band</i>        | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 09/13/2021               | 2.00         | 7 yrs          | 2.00                 | 2.00                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 7 (ICC13 MYGA)                      | A-      | 85            | 10,000                | 7 yrs    | Int / Int                    | 01/01/2020               | 1.90         | 7 yrs          | 1.90                 | 1.90                |
| NORTH AMERICAN COMPANY<br>Guarantee Choice 7 <i>Low Band</i>                           | A+      | 90            | 2,000 QL<br>10,000 NQ | 7 yrs    | Int / Int                    | 06/08/2021               | 1.80         | 7 yrs          | 1.80                 | 1.80                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>Low Band</i>         | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 09/13/2021               | 1.70         | 7 yrs          | 1.70                 | 1.70                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>High Band</i>                 | A+      | 85            | 100,000               | 7 yrs    | 10% / 10%                    | 09/15/2021               | 1.65         | 7 yrs          | 1.65                 | 1.65                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 <i>High Band</i>                              | A+      | 89            | 50,000                | 7 yrs    | 10% / 10%                    | 09/01/2021               | 1.65         | 7 yrs          | 1.65                 | 1.65                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 <i>High Band</i>     | A+      | 90            | 100,000               | 7 yrs    | 15% / 15%                    | 09/15/2021               | 1.60         | 7 yrs          | 1.60                 | 1.60                |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>High Band</i>                                     | A+      | 85            | 75,000                | 7 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.55<br>1.55 | 7 yrs          | 0.00<br>1.55<br>1.55 | 1.55<br>1.55        |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 <i>Mid Band</i>      | A+      | 90            | 50,000                | 7 yrs    | 15% / 15%                    | 09/15/2021               | 1.50         | 7 yrs          | 1.50                 | 1.50                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 <i>Low Band</i>                               | A+      | 89            | 5,000                 | 7 yrs    | 10% / 10%                    | 09/01/2021               | 1.50         | 7 yrs          | 1.50                 | 1.50                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>Low Band</i>                  | A+      | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 09/15/2021               | 1.45         | 7 yrs          | 1.45                 | 1.45                |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Mid Band</i>                                      | A+      | 85            | 25,000                | 7 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.45<br>1.45 | 7 yrs          | 0.00<br>1.45<br>1.45 | 1.45<br>1.45        |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 ROP <i>High Band</i> | A+      | 90            | 100,000               | 7 yrs    | 15% / 15%                    | 09/15/2021               | 1.30         | 7 yrs          | 1.30                 | 1.30                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 <i>Low Band</i>      | A+      | 90            | 5,000                 | 7 yrs    | 15% / 15%                    | 09/15/2021               | 1.25         | 7 yrs          | 1.25                 | 1.25                |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 ROP <i>Mid Band</i>  | A+      | 90            | 50,000                | 7 yrs    | 15% / 15%                    | 09/15/2021               | 1.15         | 7 yrs          | 1.15                 | 1.15                |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Low Band</i>                                      | A+      | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 09/21/2021<br>09/28/2021 | 1.05<br>1.05 | 7 yrs          | 0.00<br>1.05<br>1.05 | 1.05<br>1.05        |

# MYGA Products

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| Carrier /<br>Product Name                                                             | AM<br>Best | Max<br>Issue Age | Min Premium | SC Years | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Current<br>Rate | Years<br>Rate<br>GTD | Base<br>Rate | GTD Yield<br>Surrender |
|---------------------------------------------------------------------------------------|------------|------------------|-------------|----------|------------------------------------|----------------|-----------------|----------------------|--------------|------------------------|
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 (CA) <i>Low Band</i>            | A+         | 85               | 10,000      | 7 yrs    | 10% / 10%                          | 09/15/2021     | 1.00            | 7 yrs                | 1.00         | 1.00                   |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 (CA) <i>High Band</i>           | A+         | 85               | 100,000     | 7 yrs    | 10% / 10%                          | 09/15/2021     | 1.00            | 7 yrs                | 1.00         | 1.00                   |
| PRINCIPAL FINANCIAL GROUP<br>Principal Preferred Series Annuity 7 ROP <i>Low Band</i> | A+         | 90               | 5,000       | 7 yrs    | 15% / 15%                          | 09/15/2021     | 0.85            | 7 yrs                | 0.85         | 0.85                   |
| Rate Guaranteed 8-Years                                                               |            |                  |             |          |                                    |                |                 |                      |              |                        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>High Band</i>           | A          | 90               | 250,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.45            | 8 yrs                | 2.45         | 2.45                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Mid Band</i>            | A          | 90               | 100,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.30            | 8 yrs                | 2.30         | 2.30                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Low Band</i>            | A          | 90               | 5,000       | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.20            | 8 yrs                | 2.20         | 2.20                   |
| Rate Guaranteed 9-Years                                                               |            |                  |             |          |                                    |                |                 |                      |              |                        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>High Band</i>           | A          | 90               | 250,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.55            | 9 yrs                | 2.55         | 2.55                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Mid Band</i>            | A          | 90               | 100,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.40            | 9 yrs                | 2.40         | 2.40                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Low Band</i>            | A          | 90               | 5,000       | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.30            | 9 yrs                | 2.30         | 2.30                   |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 9 <i>High Band</i>               | A+         | 85               | 100,000     | 9 yrs    | 10% / 10%                          | 09/13/2021     | 1.50            | 9 yrs                | 1.50         | 1.50                   |
| PRINCIPAL FINANCIAL GROUP<br>Principal Select Series 9 <i>Low Band</i>                | A+         | 85               | 5,000       | 9 yrs    | 10% / 10%                          | 09/13/2021     | 1.25            | 9 yrs                | 1.25         | 1.25                   |
| Rate Guaranteed 10-Years                                                              |            |                  |             |          |                                    |                |                 |                      |              |                        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>High Band</i>          | A          | 90               | 250,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.55            | 10 yrs               | 2.55         | 2.55                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Mid Band</i>           | A          | 90               | 100,000     | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.40            | 10 yrs               | 2.40         | 2.40                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Low Band</i>           | A          | 90               | 5,000       | 10 yrs   | 10% / 10%                          | 09/01/2021     | 2.30            | 10 yrs               | 2.30         | 2.30                   |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 <i>High Band</i>      | A          | 85               | 100,000     | 10 yrs   | 0% / 15%                           | 09/13/2021     | 2.00            | 10 yrs               | 2.00         | 2.00                   |
| NORTH AMERICAN COMPANY<br>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                   |



# MYGA Products

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| 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 |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>High Band</i>         | A+      | 85            | 100,000               | 10 yrs   | 10% / 10%                    | 09/15/2021  | 1.85         | 10 yrs         | 1.85      | 1.85                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 <i>Low Band</i> | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 09/13/2021  | 1.70         | 10 yrs         | 1.70      | 1.70                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>Low Band</i>          | A+      | 85            | 10,000                | 10 yrs   | 10% / 10%                    | 09/15/2021  | 1.65         | 10 yrs         | 1.65      | 1.65                |
| NORTH AMERICAN COMPANY<br>Guarantee Choice 10 <i>Low Band</i>                   | A+      | 90            | 2,000 QL<br>10,000 NQ | 10 yrs   | Int / Int                    | 06/08/2021  | 1.55         | 10 yrs         | 1.55      | 1.55                |
| AMERICAN GENERAL LIFE INS. CO.<br>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<br>Lincoln MYGuarantee Plus 10 (CA) <i>Low Band</i>     | A+      | 85            | 10,000                | 10 yrs   | 10% / 10%                    | 09/15/2021  | 1.00         | 10 yrs         | 1.00      | 1.00                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 (CA) <i>High Band</i>    | A+      | 85            | 100,000               | 10 yrs   | 10% / 10%                    | 09/15/2021  | 1.00         | 10 yrs         | 1.00      | 1.00                |



# Traditional Fixed Products

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| 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%                    | 09/01/2021  | 1 yr           | 1.80      | 5.00       |               | 2.29                | 1.57                |
| AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>                           | A       | 80            | 10 yrs   | 5,000                | 10% / 10%                    | 09/01/2021  | 1 yr           | 1.70      | 5.00       |               | 2.19                | 1.56                |
| NATIONAL WESTERN LIFE NWL Protector One                                                | A       | 85            | 10 yrs   | 5,000                | 10% / 10%                    | 03/08/2021  | 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%                    | 09/15/2021  | 1 yr           | 3.00      | 0.00       |               | 3.00                | 1.22                |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>  | A       | 80 NQ         | 9 yrs    | 35,000 NQ            | 10% / 10%                    | 09/15/2021  | 1 yr           | 2.75      | 0.00       |               | 2.75                | 1.19                |
| 8-Year Surrender Period                                                                |         |               |          |                      |                              |             |                |           |            |               |                     |                     |
| AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred                         | A       | 99            | 8 yrs    | 5,000 QL             | 0% / 10%                     | 09/01/2021  | 1 yr           | 2.00      | 0.00       |               | 2.00                | 1.12                |
| MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>                                        | A+      | 89            | 8 yrs    | 50,000               | 10% / 10%                    | 09/01/2021  | 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%                    | 09/01/2021  | 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%                    | 09/01/2021  | 2 yrs          | 1.95      | 2.00       |               | 2.23                | 1.55                |
| AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>Low Band</i>         | A       | 85            | 7 yrs    | 2,000 QL<br>5,000 NQ | 10% / 10%                    | 09/01/2021  | 2 yrs          | 1.85      | 2.00       |               | 2.13                | 1.52                |
| 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%                    | 09/01/2021  | 2 yrs          | 1.70      | 1.00       |               | 1.90                | 1.54                |
| AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>         | A       | 85            | 5 yrs    | 5,000                | 10% / 10%                    | 09/01/2021  | 2 yrs          | 1.60      | 1.00       |               | 1.80                | 1.50                |

# Fixed Indexed Annuities

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| 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          | 4.50                  | 1.85       | 0% / 5%                      | 15 yrs   |             |
| Athene IA                             | Athene Performance Elite® 15 Plus                  | A       | 73            | 10,000                | Single         | 11.00 to 17.00 | 4.50                  | 1.85       | 10% / 10%                    | 15 yrs   |             |
| National Western Life                 | NWL Ultra Future®                                  | A       | 85            | 2,000 QL<br>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<br>5,000 NQ  | FPA            |                |                       | 2.50       | 0% / 10%                     | 13 yrs   | Optional    |
| 10-Year Surrender Period              |                                                    |         |               |                       |                |                |                       |            |                              |          |             |
| American National Insurance Co.       | Strategy Indexed Annuity PLUS 10                   | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            | 1.00           |                       | 2.05       | 10% / 10%                    | 10 yrs   | Optional    |
| 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   |             |
| Global Atlantic Financial Group       | Choice Income II 10 with Income Multiplier Benefit | A       | 85            | 25,000                | Single         |                | 3.60                  | 1.85       | 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   |             |
| National Western Life                 | NWL IMPACT 10®                                     | A       | 85            | 2,000 QL<br>5,000 NQ  | FPA            | 7.00           |                       | 1.65       | 0% / 10%                     | 10 yrs   | Optional    |
| Athene IA                             | Athene Performance Elite® 10                       | A       | 78            | 10,000                | Single         | 2.00 to 4.00   | 3.75                  | 1.60       | 0% / 5%                      | 10 yrs   |             |
| Athene IA                             | Athene Performance Elite® 10 Plus <sup>SM</sup>    | A       | 78            | 10,000                | Single         | 8.00 to 10.00  | 3.75                  | 1.60       | 10% / 10%                    | 10 yrs   |             |

# Fixed Indexed Annuities

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| 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 |
|---------------------------------------|---------------------------------------------------------------|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| 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    |
| 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    |
| Athene IA                             | Agility 10                                                    | A       | 80            | 10,000      | Single         |               | 3.00                  | 1.40       | 10% / 10%                    | 10 yrs   | Included    |
| American General Life Ins. Co.        | Power 10 Protector <i>Low Band</i>                            | A       | 75            | 25,000      | Single         |               | 3.00                  | 1.40       | 0% / 10%                     | 10 yrs   |             |
| American General Life Ins. Co.        | Power 10 Protector <i>High Band</i>                           | A       | 75            | 100,000     | Single         |               | 4.20                  | 1.40       | 0% / 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   |             |
| American General Life Ins. Co.        | Power 10 Protector Plus Income <i>Low Band</i>                | A       | 75            | 25,000      | Single         |               | 2.75                  | 1.35       | 0% / 10%                     | 10 yrs   | Included    |
| American General Life Ins. Co.        | Power 10 Protector Plus Income <i>High Band</i>               | A       | 75            | 100,000     | Single         |               | 4.00                  | 1.35       | 0% / 10%                     | 10 yrs   | Included    |
| 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    |
| 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    |
| Lincoln Financial Group               | Lincoln OptiBlend 10 <i>High Band</i>                         | A+      | 80            | 100,000     | FPA            |               | 4.50                  | 1.20       | 10% / 10%                    | 10 yrs   |             |
| Lincoln Financial Group               | Lincoln OptiBlend 10 CA <i>High Band</i>                      | A+      | 80            | 100,000     | FPA            |               | 2.75                  | 1.20       | 10% / 10%                    | 10 yrs   |             |
| 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   |             |

# Fixed Indexed Annuities

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| 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                | Charter Plus 10 (State Variations)                           | A+      | 79            | 75,000               | FPA            | 7.00          | 2.00                  | 1.10       | 0% / 10%                     | 10 yrs   |             |
| Amer. Equity Investment Life Ins. Co. | EstateShield 10                                              | A-      | 75            | 5,000                | 1 Year or Less |               | 2.50                  | 1.10       | Int / 10%                    | 10 yrs   | Included    |
| Amer. Equity Investment Life Ins. Co. | IncomeShield 10                                              | A-      | 80            | 5,000                | FPA            | 7.00          | 2.50                  | 1.10       | Int / 10%                    | 10 yrs   |             |
| Lincoln Financial Group               | Lincoln OptiBlend 10 <i>Low Band</i>                         | A+      | 80            | 10,000               | FPA            |               | 3.50                  | 1.10       | 10% / 10%                    | 10 yrs   |             |
| Lincoln Financial Group               | Lincoln OptiBlend 10 CA <i>Low Band</i>                      | A+      | 80            | 10,000               | FPA            |               | 2.50                  | 1.10       | 10% / 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    |             |
| Americo                               | Ultimate One Index 9                                         | A       | 85            | 10,000               | Single         |               | 3.85                  | 1.70       | 0% / 10%                     | 9 yrs    |             |
| National Western Life                 | NWL Ultra Future® - State Variation                          | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 2.00          |                       | 1.65       | 10% / 10%                    | 9 yrs    | Optional    |
| National Western Life                 | NWL Ultra Value®                                             | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 2.00          |                       | 1.65       | 10% / 10%                    | 9 yrs    | Optional    |
| 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  | 2.15                  | 1.00       | 0% / 10%                     | 9 yrs    |             |
| 8-Year Surrender Period               |                                                              |         |               |                      |                |               |                       |            |                              |          |             |
| North American Company                | Performance Choice 8                                         | A+      | 85            | 20,000               | FPA            |               | 3.30                  | 1.60       | 0% / 10%                     | 8 yrs    |             |
| Lincoln Financial Group               | Lincoln New Directions 8 <i>High Band</i>                    | A+      | 85            | 100,000              | Single         |               | 3.00                  | 1.10       | 10% / 10%                    | 8 yrs    |             |
| Lincoln Financial Group               | Lincoln New Directions 8 <i>Low Band</i>                     | A+      | 85            | 10,000               | Single         |               | 2.50                  | 1.05       | 10% / 10%                    | 8 yrs    |             |
| 7-Year Surrender Period               |                                                              |         |               |                      |                |               |                       |            |                              |          |             |
| National Western Life                 | NWL IMPACT 7®                                                | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |                       | 2.00       | 0% / 10%                     | 7 yrs    | Optional    |
| National Western Life                 | NWL IMPACT 7S®                                               | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |                       | 2.00       | 0% / 10%                     | 7 yrs    | Optional    |

# Fixed Indexed Annuities

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| 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 |
|---------------------------------------|---------------------------------------------------|---------|---------------|-----------------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| American National Insurance Co.       | Strategy Indexed Annuity PLUS 7                   | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            |               |                       | 1.95       | 10% / 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    |             |
| Global Atlantic Financial Group       | Choice Income II 7 with Income Multiplier Benefit | A       | 85            | 25,000                | Single         |               | 3.55                  | 1.80       | 10% / 10%                    | 7 yrs    | Optional    |
| Amer. Equity Investment Life Ins. Co. | AssetShield 7 CA                                  | A-      | 85            | 5,000                 | FPA            |               | 3.00                  | 1.75       | Int / 10%                    | 7 yrs    |             |
| Amer. Equity Investment Life Ins. Co. | California IncomeShield 7                         | A-      | 80            | 5,000                 | FPA            |               | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    |             |
| Amer. Equity Investment Life Ins. Co. | IncomeShield 7                                    | A-      | 80            | 5,000                 | FPA            |               | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    | Included    |
| Athene IA                             | AccuMax 7 High Band                               | A       | 83            | 100,000               | Single         |               |                       | 1.60       | 10% / 10%                    | 7 yrs    |             |
| Athene IA                             | Athene Performance Elite® 7                       | A       | 83            | 10,000                | Single         |               | 3.75                  | 1.60       | 10% / 10%                    | 7 yrs    |             |
| Athene IA                             | Athene Performance Elite® 7 Plus <sup>sm</sup>    | A       | 83            | 10,000                | Single         | 5.00 to 6.00  | 3.75                  | 1.60       | 10% / 10%                    | 7 yrs    |             |
| Americo                               | Ultimate One Index 7                              | A       | 90            | 10,000                | Single         |               | 3.30                  | 1.55       | 0% / 10%                     | 7 yrs    |             |
| 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    |
| Athene IA                             | AccuMax 7 Low Band                                | A       | 83            | 10,000                | Single         |               |                       | 1.45       | 10% / 10%                    | 7 yrs    |             |
| American General Life Ins. Co.        | Power 7 Protector Low Band                        | A       | 85            | 25,000                | Single         |               | 2.80                  | 1.35       | 0% / 10%                     | 7 yrs    |             |
| American General Life Ins. Co.        | Power 7 Protector High Band                       | A       | 85            | 100,000               | Single         |               | 4.15                  | 1.35       | 0% / 10%                     | 7 yrs    |             |
| Athene IA                             | Agility 7                                         | A       | 83            | 10,000                | Single         |               | 2.75                  | 1.30       | 10% / 10%                    | 7 yrs    | Included    |
| American General Life Ins. Co.        | Power 7 Protector Plus Income Low Band            | A       | 80            | 25,000                | Single         |               | 2.60                  | 1.30       | 0% / 10%                     | 7 yrs    | Included    |
| American General Life Ins. Co.        | Power 7 Protector Plus Income High Band           | A       | 80            | 100,000               | Single         |               | 3.80                  | 1.30       | 0% / 10%                     | 7 yrs    | Included    |
| Global Atlantic Financial Group       | Choice Accumulation II 7 High Band                | A       | 85            | 100,000               | Single         |               | 2.75                  | 1.15       | 10% / 10%                    | 7 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 7 High Band                     | A+      | 85            | 100,000               | FPA            |               | 4.30                  | 1.15       | 10% / 10%                    | 7 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 7 CA High Band                  | A+      | 85            | 100,000               | FPA            |               | 2.50                  | 1.15       | 10% / 10%                    | 7 yrs    |             |
| Protective Life                       | Protective Income Builder High Band               | 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 Low Band                 | A       | 85            | 25,000                | Single         |               | 2.25                  | 1.10       | 10% / 10%                    | 7 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 7 Low Band                      | A+      | 85            | 10,000                | FPA            |               | 3.30                  | 1.05       | 10% / 10%                    | 7 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 7 CA Low Band                   | A+      | 85            | 10,000                | FPA            |               | 2.25                  | 1.05       | 10% / 10%                    | 7 yrs    |             |

# Fixed Indexed Annuities

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| 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 |
|---------------------------------------|-------------------------------------------|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| 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         |               | 2.50                  |            | 10% / 10%                    | 7 yrs    |             |
| Principal Financial Group             | Secure Choice 7 <i>High Band</i>          | A+      | 85            | 50,000      | Single         |               | 3.00                  |            | 10% / 10%                    | 7 yrs    |             |
| 6-Year Surrender Period               |                                           |         |               |             |                |               |                       |            |                              |          |             |
| Lincoln Financial Group               | Lincoln New Directions 6 <i>High Band</i> | A+      | 85            | 100,000     | Single         |               | 2.75                  | 1.05       | 10% / 10%                    | 6 yrs    |             |
| Lincoln Financial Group               | Lincoln New Directions 6 <i>Low Band</i>  | A+      | 85            | 10,000      | Single         |               | 2.25                  | 1.00       | 10% / 10%                    | 6 yrs    |             |
| Principal Financial Group             | Secure Choice 6 <i>Low Band</i>           | A+      | 85            | 10,000      | Single         |               | 2.45                  |            | 10% / 10%                    | 6 yrs    |             |
| Principal Financial Group             | Secure Choice 6 <i>High Band</i>          | A+      | 85            | 50,000      | Single         |               | 2.95                  |            | 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    |             |
| American General Life Ins. Co.        | Power 5 Protector <i>High Band</i>        | A       | 85            | 100,000     | Single         |               | 4.10                  | 1.30       | 0% / 10%                     | 5 yrs    |             |
| American General Life Ins. Co.        | Power 5 Protector <i>Low Band</i>         | A       | 85            | 25,000      | Single         |               | 2.75                  | 1.30       | 0% / 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 <i>High Band</i>      | A+      | 85            | 100,000     | FPA            |               | 4.00                  | 1.10       | 10% / 10%                    | 5 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 5 CA <i>High Band</i>   | A+      | 85            | 100,000     | FPA            |               | 2.50                  | 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    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 5 <i>Low Band</i>       | A+      | 85            | 10,000      | FPA            |               | 3.15                  | 1.00       | 10% / 10%                    | 5 yrs    |             |
| Lincoln Financial Group               | Lincoln OptiBlend 5 CA <i>Low Band</i>    | A+      | 85            | 10,000      | FPA            |               | 2.25                  | 1.00       | 10% / 10%                    | 5 yrs    |             |
| Principal Financial Group             | Secure Choice 5 <i>Low Band</i>           | A+      | 85            | 10,000      | Single         |               | 2.55                  |            | 10% / 10%                    | 5 yrs    |             |
| Principal Financial Group             | Secure Choice 5 <i>High Band</i>          | A+      | 85            | 50,000      | Single         |               | 3.05                  |            | 10% / 10%                    | 5 yrs    |             |
| 4-Year Surrender Period               |                                           |         |               |             |                |               |                       |            |                              |          |             |
| Principal Financial Group             | Secure Choice 4 <i>Low Band</i>           | A+      | 85            | 10,000      | Single         |               | 2.20                  |            | 10% / 10%                    | 4 yrs    |             |
| Principal Financial Group             | Secure Choice 4 <i>High Band</i>          | A+      | 85            | 50,000      | Single         |               | 2.65                  |            | 10% / 10%                    | 4 yrs    |             |

# SPIA Products

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| 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.<br>SPIA-1                      | A-      | 90              | 90                  | \$10,000    | \$10,000    |
| American General Life Insurance Company   AM Best: A                 |         |                 |                     |             |             |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway Immediate Annuity | A       | 90              | 90                  | \$10,000    | \$10,000    |
| American National Insurance Company   AM Best: A                     |         |                 |                     |             |             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium (SPIA)                  | A       | 90              | 90                  | \$3,500     | \$15,000    |
| Global Atlantic Financial Group   AM Best: A                         |         |                 |                     |             |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Forecertain                       | A       | 90              | 90                  | \$25,000    | \$25,000    |
| Lincoln Financial Group   AM Best: A+                                |         |                 |                     |             |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln Insured Income Immediate Annuity  | A+      | 80              | 80                  | \$10,000    | \$10,000    |
| Mutual of Omaha   AM Best: A+                                        |         |                 |                     |             |             |
| MUTUAL OF OMAHA<br>Income Access                                     | A+      | 85              | 85                  | \$100,000   | \$10,000    |
| MUTUAL OF OMAHA<br>Ultra Income                                      | A+      | 85              | 0                   | \$100,000   | \$10,000    |
| National Western Life   AM Best: A                                   |         |                 |                     |             |             |
| NATIONAL WESTERN LIFE<br>SPIA                                        | A       | 99              | 99                  | \$5,000     | \$5,000     |
| North American Company   AM Best: A+                                 |         |                 |                     |             |             |
| NORTH AMERICAN COMPANY<br>NA Income                                  | A+      | 85              | 85                  | \$25,000    | \$25,000    |
| Principal Financial Group   AM Best: A+                              |         |                 |                     |             |             |
| PRINCIPAL FINANCIAL GROUP<br>Principal Income Annuity                | A+      | 95              | 95                  | \$10,000    | \$10,000    |
| Protective Life   AM Best: A+                                        |         |                 |                     |             |             |
| PROTECTIVE LIFE<br>ProPayer Income Annuity                           | A+      | 99              | 99                  | \$50,000    | \$50,000    |