

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										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2022	2.00	3 yrs	2.00	2.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2022	1.85	3 yrs	1.85	1.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	12/28/2021	1.85	3 yrs	1.85	1.85
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	10/26/2021	1.80	3 yrs	1.80	1.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	12/28/2021	1.80	3 yrs	1.80	1.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2022	1.75	3 yrs	1.75	1.75
ATHENE IA 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 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
ATHENE IA 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 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. GuaranteeShield 3	A-	85	10,000	3 yrs	0% / 10%	08/31/2021	1.45	3 yrs	1.45	1.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	10/26/2021	1.35	3 yrs	1.35	1.35
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%	11/08/2021	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%	11/08/2021	1.90	4 yrs	1.90	1.90
Rate Guaranteed 5-Years										
AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	11/22/2021	2.80	5 yrs	2.80	2.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/28/2021	2.35	5 yrs	2.35	2.35

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
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	12/28/2021	2.30	5 yrs	2.30	2.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	5 yrs	2.20	2.20
ATHENE IA 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 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. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2022	2.15	5 yrs	2.15	2.15
ATHENE IA 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
ATHENE IA 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. 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. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2022	2.00	5 yrs	2.00	2.00
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	01/01/2022	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%	11/08/2021	1.90	5 yrs	1.90	1.90
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	10/26/2021	1.90	5 yrs	1.90	1.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2022	1.90	5 yrs	1.90	1.90
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
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	01/01/2022	1.70	5 yrs	1.70	1.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	10/26/2021	1.60	5 yrs	1.60	1.60
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	01/01/2022	1.55	5 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
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	12/28/2021 01/04/2022	1.50 1.50	5 yrs	0.00 1.50 1.50	1.50 1.50
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	12/15/2021	1.45	5 yrs	1.45	1.45
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	12/28/2021 01/04/2022	1.40 1.40	5 yrs	0.00 1.40 1.40	1.40 1.40
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/15/2021	1.25	5 yrs	1.25	1.25
▼ The product below (Lincoln MYGuarantee Plus 5 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/15/2021	1.00	5 yrs	1.00	1.00
▼ The product below (Lincoln MYGuarantee Plus 5 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	12/15/2021	1.00	5 yrs	1.00	1.00
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/28/2021 01/04/2022	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00
Rate Guaranteed 6-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2022	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%	01/01/2022	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%	11/08/2021	2.20	6 yrs	2.20	2.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2022	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%	11/08/2021	1.90	6 yrs	1.90	1.90
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
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2022	2.45	7 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
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	01/01/2022	2.35	7 yrs	2.35	2.35
ATHENE IA Athene Max Rate 7 High Band	A	83	100,000	7 yrs	Int / Int	08/20/2021	2.30	7 yrs	2.30	2.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 Mid Band	A	90	100,000	10 yrs	10% / 10%	01/01/2022	2.30	7 yrs	2.30	2.30
ATHENE IA Athene Max Rate 7 LITE High Band	A	83	100,000	7 yrs	Int / Int	08/20/2021	2.25	7 yrs	2.25	2.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 High Band	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	7 yrs	2.20	2.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 High Band	A+	90	100,000	7 yrs	0% / Int	10/26/2021	2.20	7 yrs	2.20	2.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 Low Band	A	90	5,000	10 yrs	10% / 10%	01/01/2022	2.20	7 yrs	2.20	2.20
ATHENE IA Athene Max Rate 7 Low Band	A	83	10,000	7 yrs	Int / Int	08/20/2021	2.15	7 yrs	2.15	2.15
ATHENE IA Athene Max Rate 7 LITE Low Band	A	83	10,000	7 yrs	Int / Int	08/20/2021	2.10	7 yrs	2.10	2.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 Low Band	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	7 yrs	1.90	1.90
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
MUTUAL OF OMAHA Ultra - Secure Plus 7 High Band	A+	89	50,000	7 yrs	10% / 10%	01/01/2022	1.90	7 yrs	1.90	1.90
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 Low Band	A+	90	20,000	7 yrs	0% / Int	10/26/2021	1.80	7 yrs	1.80	1.80
MUTUAL OF OMAHA Ultra - Secure Plus 7 Low Band	A+	89	5,000	7 yrs	10% / 10%	01/01/2022	1.75	7 yrs	1.75	1.75
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 High Band	A+	85	100,000	7 yrs	10% / 10%	12/15/2021	1.65	7 yrs	1.65	1.65
PROTECTIVE LIFE Secure Saver 7 High Band	A+	85	75,000	7 yrs	10% / 10%	12/28/2021 01/04/2022	1.55 1.55	7 yrs	0.00 1.55 1.55	1.55 1.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 Low Band	A+	85	10,000	7 yrs	10% / 10%	12/15/2021	1.45	7 yrs	1.45	1.45

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
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	12/28/2021 01/04/2022	1.45 1.45	7 yrs	0.00 1.45 1.45	1.45 1.45
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/28/2021 01/04/2022	1.05 1.05	7 yrs	0.00 1.05 1.05	1.05 1.05
▼ The product below (Lincoln MYGuarantee Plus 7 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/15/2021	1.00	7 yrs	1.00	1.00
▼ The product below (Lincoln MYGuarantee Plus 7 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	12/15/2021	1.00	7 yrs	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%	01/01/2022	2.45	8 yrs	2.45	2.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2022	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%	01/01/2022	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%	01/01/2022	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%	01/01/2022	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%	01/01/2022	2.30	9 yrs	2.30	2.30
Rate Guaranteed 10-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2022	2.55	10 yrs	2.55	2.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2022	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%	01/01/2022	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%	11/08/2021	2.20	10 yrs	2.20	2.20

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 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	10 yrs	1.90	1.90
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	12/15/2021	1.85	10 yrs	1.85	1.85
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	12/15/2021	1.65	10 yrs	1.65	1.65
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
▼ The product below (Lincoln MYGuarantee Plus 10 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	12/15/2021	1.00	10 yrs	1.00	1.00
▼ The product below (Lincoln MYGuarantee Plus 10 (CA)) has been withdrawn from sale 12/20/2021										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	12/15/2021	1.00	10 yrs	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%	01/01/2022	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%	01/01/2022	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%	11/15/2021	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%	11/15/2021	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%	01/01/2022	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%	01/01/2022	1 yr	1.35	1.00		1.47	0.33
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	01/01/2022	1 yr	1.20	1.00		1.32	0.32
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%	01/01/2022	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 5,000 NQ	10% / 10%	01/01/2022	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%	01/01/2022	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%	01/01/2022	2 yrs	1.60	1.00		1.80	1.50

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	4.50	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} 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											
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 ^{QL} 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
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			1.80	0% / 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
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™	A	78	10,000	Single	8.00 to 10.00	3.75	1.60	10% / 10%	10 yrs	
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	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less			1.60	10% / 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	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less			1.60	10% / 10%	10 yrs		
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 <i>Low Band</i>	A	75	25,000	Single		3.45	1.50	0% / 10%	10 yrs		
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		4.70	1.50	0% / 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 <i>High Band</i>	A+	80	100,000	FPA		4.50	1.40	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	
Global Atlantic Financial Group	Choice Accumulation II 10 <i>High Band</i>	A	85	100,000	Single		4.80	1.30	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	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		2.75	1.30	10% / 10%	10 yrs		
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		4.50	1.25	10% / 10%	10 yrs		
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 <i>Low Band</i>	A+	80	10,000	FPA		3.50	1.25	10% / 10%	10 yrs		
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.25	10% / 10%	10 yrs		
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.25	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	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		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

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
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	
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	
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		3.60	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	2.10	1.00	0% / 10%	9 yrs
8-Year Surrender Period											
North American Company	Performance Choice 8	A+	85	20,000	FPA		3.00	1.50	0% / 10%	8 yrs	
▼ The product below (Lincoln New Directions 8) has been withdrawn from sale 12/20/2021											
Lincoln Financial Group	Lincoln New Directions 8 <i>High Band</i>	A+	85	100,000	Single		3.00	1.10	10% / 10%	8 yrs	
▼ The product below (Lincoln New Directions 8) has been withdrawn from sale 12/20/2021											
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} 5,000 ^{NQ}	FPA	5.00		2.00	0% / 10%	7 yrs	Optional

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
National Western Life	NWL IMPACT 7S®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		2.00	0% / 10%	7 yrs	Optional
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 ^{QL} 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 <i>High Band</i>	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™	A	83	10,000	Single	5.00 to 6.00	3.75	1.60	10% / 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
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		4.00	1.50	10% / 10%	7 yrs	Included
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			1.45	10% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		3.15	1.45	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		4.65	1.45	0% / 10%	7 yrs	
Americo	Ultimate One Index 7	A	90	10,000	Single		3.10	1.45	0% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		4.30	1.35	10% / 10%	7 yrs	
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		3.70	1.35	10% / 10%	7 yrs	Included
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 <i>Low Band</i>	A	80	25,000	Single		2.60	1.30	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		3.80	1.30	0% / 10%	7 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		4.05	1.25	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		2.50	1.25	10% / 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
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		3.75	1.20	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		3.30	1.20	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		2.25	1.10	10% / 10%	7 yrs	
6-Year Surrender Period											
▼ The product below (Lincoln New Directions 6) has been withdrawn from sale 12/20/2021											
Lincoln Financial Group	Lincoln New Directions 6 <i>High Band</i>	A+	85	100,000	Single		2.75	1.05	10% / 10%	6 yrs	
▼ The product below (Lincoln New Directions 6) has been withdrawn from sale 12/20/2021											
Lincoln Financial Group	Lincoln New Directions 6 <i>Low Band</i>	A+	85	10,000	Single		2.25	1.00	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		4.60	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>High Band</i>	A+	85	100,000	FPA		4.00	1.30	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		3.75	1.20	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		3.45	1.15	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		3.15	1.15	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	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		2.25	1.00	10% / 10%	5 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+	80	80	\$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
Protective Life AM Best: A+					
PROTECTIVE LIFE ProPayer Income Annuity	A+	99	99	\$50,000	\$50,000