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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										
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	04/11/2022	2.80	3 yrs	2.80	2.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	2.50	3 yrs	2.50	2.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	04/11/2022	2.45	3 yrs	2.45	2.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	2.35	3 yrs	2.35	2.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.25	3 yrs	2.25	2.25
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *High Band*	A+	90	100,000	3 yrs	0% / Int	02/22/2022 04/12/2022	2.20 2.20	3 yrs	0.00 2.20 2.20	2.20 2.20
ATHENE IA Athene Max Rate 3 *High Band*	A	85	100,000	3 yrs	Int / Int	04/08/2022	2.00	3 yrs	2.00	2.00
ATHENE IA Athene Max Rate 3 LITE *High Band*	A	85	100,000	3 yrs	Int / Int	04/08/2022	2.00	3 yrs	2.00	2.00
ATHENE IA Athene Max Rate 3 *Low Band*	A	85	10,000	3 yrs	Int / Int	04/08/2022	1.85	3 yrs	1.85	1.85
ATHENE IA Athene Max Rate 3 LITE *Low Band*	A	85	10,000	3 yrs	Int / Int	04/08/2022	1.85	3 yrs	1.85	1.85
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *Low Band*	A+	90	20,000	3 yrs	0% / Int	02/22/2022 04/12/2022	1.75 1.75	3 yrs	0.00 1.75 1.75	1.75 1.75
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
Rate Guaranteed 4-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 *High Band*	A	85	100,000	10 yrs	0% / 15%	04/04/2022	3.00	4 yrs	3.00	3.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 *Low Band*	A	85	10,000	10 yrs	0% / 15%	04/04/2022	2.70	4 yrs	2.70	2.70
Rate Guaranteed 5-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *High Band*	A	85	100,000	10 yrs	0% / 15%	04/04/2022	3.25	5 yrs	3.25	3.25

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AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	03/29/2022	3.25	5 yrs	3.25	3.25
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	04/11/2022	3.20	5 yrs	3.20	3.20
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	04/01/2022	3.00	5 yrs	3.00	3.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *Low Band*	A	85	10,000	10 yrs	0% / 15%	04/04/2022	2.95	5 yrs	2.95	2.95
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	04/11/2022	2.95	5 yrs	2.95	2.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	2.75	5 yrs	2.75	2.75
ATHENE IA Athene Max Rate 5 *High Band*	A	83	100,000	5 yrs	Int / Int	04/08/2022	2.60	5 yrs	2.60	2.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	2.60	5 yrs	2.60	2.60
MUTUAL OF OMAHA Ultra - Secure Plus 5 *High Band*	A+	89	50,000	5 yrs	10% / 10%	04/01/2022	2.60	5 yrs	2.60	2.60
ATHENE IA Athene Max Rate 5 LITE *High Band*	A	83	100,000	5 yrs	Int / Int	04/08/2022	2.55	5 yrs	2.55	2.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.50	5 yrs	2.50	2.50
ATHENE IA Athene Max Rate 5 *Low Band*	A	83	10,000	5 yrs	Int / Int	04/08/2022	2.45	5 yrs	2.45	2.45
MUTUAL OF OMAHA Ultra - Secure Plus 5 *Low Band*	A+	89	5,000	5 yrs	10% / 10%	04/01/2022	2.45	5 yrs	2.45	2.45
ATHENE IA Athene Max Rate 5 LITE *Low Band*	A	83	10,000	5 yrs	Int / Int	04/08/2022	2.40	5 yrs	2.40	2.40
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *High Band*	A+	90	100,000	5 yrs	0% / Int	02/22/2022 04/12/2022	2.30 2.55	5 yrs	+0.25 2.30 2.55	2.30 2.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *Low Band*	A+	90	20,000	5 yrs	0% / Int	02/22/2022 04/12/2022	2.05 2.30	5 yrs	+0.25 2.05 2.30	2.05 2.30
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

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LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *High Band*	A+	85	100,000	5 yrs	10% / 10%	03/15/2022	2.00	5 yrs	2.00	2.00
PROTECTIVE LIFE Secure Saver 5 *High Band*	A+	85	75,000	5 yrs	10% / 10%	04/05/2022 04/12/2022	2.00 2.00	5 yrs	0.00 2.00 2.00	2.00 2.00
PROTECTIVE LIFE Secure Saver 5 *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	04/05/2022 04/12/2022	1.90 1.90	5 yrs	0.00 1.90 1.90	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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	03/15/2022	1.75	5 yrs	1.75	1.75
PROTECTIVE LIFE Secure Saver 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	04/05/2022 04/12/2022	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00
Rate Guaranteed 6-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 *High Band*	A	85	100,000	10 yrs	0% / 15%	04/04/2022	3.25	6 yrs	3.25	3.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	3.05	6 yrs	3.05	3.05
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 *Low Band*	A	85	10,000	10 yrs	0% / 15%	04/04/2022	2.95	6 yrs	2.95	2.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	2.90	6 yrs	2.90	2.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.80	6 yrs	2.80	2.80
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 GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *High Band*	A	85	100,000	10 yrs	0% / 15%	04/04/2022	3.25	7 yrs	3.25	3.25
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	04/01/2022	3.10	7 yrs	3.10	3.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	3.05	7 yrs	3.05	3.05

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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
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *Low Band*	A	85	10,000	10 yrs	0% / 15%	04/04/2022	2.95	7 yrs	2.95	2.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	2.90	7 yrs	2.90	2.90
MUTUAL OF OMAHA Ultra - Secure Plus 7 *High Band*	A+	89	50,000	7 yrs	10% / 10%	04/01/2022	2.90	7 yrs	2.90	2.90
ATHENE IA Athene Max Rate 7 *High Band*	A	83	100,000	7 yrs	Int / Int	04/08/2022	2.80	7 yrs	2.80	2.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.80	7 yrs	2.80	2.80
ATHENE IA Athene Max Rate 7 LITE *High Band*	A	83	100,000	7 yrs	Int / Int	04/08/2022	2.75	7 yrs	2.75	2.75
MUTUAL OF OMAHA Ultra - Secure Plus 7 *Low Band*	A+	89	5,000	7 yrs	10% / 10%	04/01/2022	2.75	7 yrs	2.75	2.75
ATHENE IA Athene Max Rate 7 *Low Band*	A	83	10,000	7 yrs	Int / Int	04/08/2022	2.65	7 yrs	2.65	2.65
ATHENE IA Athene Max Rate 7 LITE *Low Band*	A	83	10,000	7 yrs	Int / Int	04/08/2022	2.60	7 yrs	2.60	2.60
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *High Band*	A+	90	100,000	7 yrs	0% / Int	02/22/2022 04/12/2022	2.60 2.80	7 yrs	+0.20 2.60 2.80	2.60 2.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *Low Band*	A+	90	20,000	7 yrs	0% / Int	02/22/2022 04/12/2022	2.25 2.50	7 yrs	+0.25 2.25 2.50	2.25 2.50
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	03/15/2022	2.10	7 yrs	2.10	2.10
PROTECTIVE LIFE Secure Saver 7 *High Band*	A+	85	75,000	7 yrs	10% / 10%	04/05/2022 04/12/2022	2.05 2.05	7 yrs	0.00 2.05 2.05	2.05 2.05
PROTECTIVE LIFE Secure Saver 7 *Mid Band*	A+	85	25,000	7 yrs	10% / 10%	04/05/2022 04/12/2022	1.95 1.95	7 yrs	0.00 1.95 1.95	1.95 1.95
AMER. EQUITY INVESTMENT LIFE INS. CO. Guarantee 7 (ICC13 MYGA)	A-	85	10,000	7 yrs	Int / Int	01/01/2020	1.90	7 yrs	1.90	1.90
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	03/15/2022	1.85	7 yrs	1.85	1.85

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PROTECTIVE LIFE Secure Saver 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	04/05/2022 04/12/2022	1.05 1.05	7 yrs	0.00 1.05 1.05	1.05 1.05
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	3.05	8 yrs	3.05	3.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	2.90	8 yrs	2.90	2.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.80	8 yrs	2.80	2.80
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	3.15	9 yrs	3.15	3.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	3.00	9 yrs	3.00	3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.90	9 yrs	2.90	2.90
Rate Guaranteed 10-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *High Band*	A	85	100,000	10 yrs	0% / 15%	04/04/2022	3.25	10 yrs	3.25	3.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *High Band*	A	90	250,000	10 yrs	10% / 10%	04/01/2022	3.15	10 yrs	3.15	3.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	04/01/2022	3.00	10 yrs	3.00	3.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *Low Band*	A	85	10,000	10 yrs	0% / 15%	04/04/2022	2.95	10 yrs	2.95	2.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Low Band*	A	90	5,000	10 yrs	10% / 10%	04/01/2022	2.90	10 yrs	2.90	2.90
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *High Band*	A+	85	100,000	10 yrs	10% / 10%	03/15/2022	2.15	10 yrs	2.15	2.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *Low Band*	A+	85	10,000	10 yrs	10% / 10%	03/15/2022	2.00	10 yrs	2.00	2.00
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	04/11/2022	1.50	10 yrs	1.50	1.50

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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 *High Band*	A	80	10 yrs	100,000	10% / 10%	04/01/2022	1 yr	2.30	5.00		2.79	1.61
AMERICAN NATIONAL INSURANCE CO. Century Plus *Low Band*	A	80	10 yrs	5,000	10% / 10%	04/01/2022	1 yr	2.20	5.00		2.69	1.60
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 *High Band*	A	80 NQ	9 yrs	200,000	10% / 10%	04/11/2022	1 yr	3.00	0.00		3.00	1.22
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider *Low Band*	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	04/11/2022	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%	04/01/2022	1 yr	2.50	0.00		2.50	1.19
MUTUAL OF OMAHA Bonus Flexible *High Band*	A+	89	8 yrs	50,000	10% / 10%	04/01/2022	1 yr	2.35	1.00		2.47	0.46
MUTUAL OF OMAHA Bonus Flexible *Low Band*	A+	89	8 yrs	5,000	10% / 10%	04/01/2022	1 yr	2.20	1.00		2.32	0.44
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) *High Band*	A	80 NQ	7 yrs	200,000	10% / 10%	04/11/2022	1 yr	3.00	0.00		3.00	1.28
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond *High Band*	A	85	7 yrs	100,000	10% / 10%	04/01/2022	2 yrs	2.50	2.00		2.78	1.71
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) *Low Band*	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	04/11/2022	1 yr	2.75	0.00		2.75	1.25
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond *Low Band*	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	04/01/2022	2 yrs	2.40	2.00		2.68	1.68
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond *High Band*	A	85	5 yrs	100,000	10% / 10%	04/01/2022	2 yrs	2.30	1.00		2.50	1.78
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond *Low Band*	A	85	5 yrs	5,000	10% / 10%	04/01/2022	2 yrs	2.20	1.00		2.40	1.74

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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	5.00	2.20	0% / 5%	15 yrs	
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	11.00 to 17.00	5.00	2.20	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		2.60	10% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Choice Income II 10 with Income Multiplier Benefit	A	85	25,000	Single		4.30	2.30	10% / 10%	10 yrs	Optional
North American Company	NAC VersaChoice 10 *High Band*	A+	79	75,000	1 Year or Less		4.50	2.30	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) *High Band*	A+	79	75,000	1 Year or Less		4.50	2.30	10% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Accumulation II 10 *High Band*	A	85	100,000	Single		6.00	2.20	10% / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		3.25	2.00	Int / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 *High Band*	A+	80	100,000	FPA		5.05	2.00	10% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector *Low Band*	A	75	25,000	Single		4.75	2.00	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector *High Band*	A	75	100,000	Single		6.00	2.00	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector Plus Income *Low Band*	A	75	25,000	Single		4.75	2.00	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector Plus Income *High Band*	A	75	100,000	Single		6.00	2.00	0% / 10%	10 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 10 *Low Band*	A	85	25,000	Single		5.20	1.95	10% / 10%	10 yrs	

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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	NAC VersaChoice 10 *Low Band*	A+	79	20,000	1 Year or Less		4.00	1.90	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) *Low Band*	A+	79	20,000	1 Year or Less		4.00	1.90	10% / 10%	10 yrs	
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	2.00 to 4.00	4.25	1.85	0% / 5%	10 yrs	
Athene IA	Athene Performance Elite® 10 Plus℠	A	78	10,000	Single	8.00 to 10.00	4.25	1.85	10% / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			1.80	0% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Income II 10 with Guaranteed Income Builder	A	85	25,000	Single		3.25	1.75	10% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 *Low Band*	A+	80	10,000	FPA		4.55	1.70	10% / 10%	10 yrs	
National Western Life	NWL IMPACT 10®	A	85	2,000 QL 5,000 NQ	FPA	7.00		1.65	0% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 CA *High Band*	A+	80	100,000	FPA		4.00	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 *High Band*	A	85	100,000	Single		2.50	1.50	10% / 10%	10 yrs	Optional
North American Company	IncomeChoice 10 *High Band*	A+	79	250,000	FPA		3.50	1.50	0% / 5%	10 yrs	Included
Lincoln Financial Group	Lincoln OptiBlend 10 CA *Low Band*	A+	80	10,000	FPA		3.50	1.45	10% / 10%	10 yrs	
Athene IA	Agility 10	A	80	10,000	Single		3.00	1.40	10% / 10%	10 yrs	Included
North American Company	IncomeChoice 10 *Low Band*	A+	79	20,000	FPA		3.25	1.40	0% / 5%	10 yrs	Included
Global Atlantic Financial Group	Income 150+ SE *Low Band*	A	85	10,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Income 150+ SE *Mid Band*	A	85	25,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	2.00	1.15	Int / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	2.00	1.15	Int / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional
North American Company	Charter Plus 10	A+	79	75,000	FPA	7.00	2.25	1.10	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations)	A+	79	75,000	FPA	7.00	2.00	1.10	0% / 10%	10 yrs	

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Amer. Equity Investment Life Ins. Co.	IncomeShield 10	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	EstateShield 10	A-	75	5,000	1 Year or Less		2.25	1.00	Int / 10%	10 yrs	Included
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
American General Life Ins. Co.	X5 Accelerator	A	75	25,000	Single				0% / 10%	10 yrs	Optional
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		3.75	1.70	0% / 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
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	2.30	1.00	0% / 10%	9 yrs	
8-Year Surrender Period											
North American Company	Performance Choice 8	A+	85	20,000	FPA		3.50	1.75	0% / 10%	8 yrs	
7-Year Surrender Period											
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	FPA			2.45	10% / 10%	7 yrs	Optional
Global Atlantic Financial Group	Choice Income II 7 with Income Multiplier Benefit	A	85	25,000	Single		4.30	2.30	10% / 10%	7 yrs	Optional
Global Atlantic Financial Group	Choice Accumulation II 7 *High Band*	A	85	100,000	Single		6.05	2.20	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 *High Band*	A+	85	100,000	FPA		5.00	2.00	10% / 10%	7 yrs	
National Western Life	NWL IMPACT 7®	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.00	0% / 10%	7 yrs	Optional
National Western Life	NWL IMPACT 7S®	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.00	0% / 10%	7 yrs	Optional
American General Life Ins. Co.	Power 7 Protector *Low Band*	A	85	25,000	Single		4.35	2.00	0% / 10%	7 yrs	

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American General Life Ins. Co.	Power 7 Protector *High Band*	A	85	100,000	Single		5.75	2.00	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income *Low Band*	A	80	25,000	Single		4.35	2.00	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income *High Band*	A	80	100,000	Single		5.75	2.00	0% / 10%	7 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 7 *Low Band*	A	85	25,000	Single		5.20	1.95	10% / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		3.00	1.90	Int / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		4.25	1.85	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 Plus℠	A	83	10,000	Single	5.00 to 6.00	4.25	1.85	10% / 10%	7 yrs	
Athene IA	AccuMax 7 *High Band*	A	83	100,000	Single			1.75	10% / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7 CA	A-	85	5,000	FPA		3.00	1.75	Int / 10%	7 yrs	
Global Atlantic Financial Group	Choice Income II 7 with Guaranteed Income Builder	A	85	25,000	Single		3.25	1.75	10% / 10%	7 yrs	Optional
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Lincoln Financial Group	Lincoln OptiBlend 7 *Low Band*	A+	85	10,000	FPA		4.50	1.65	10% / 10%	7 yrs	
Athene IA	AccuMax 7 *Low Band*	A	83	10,000	Single			1.60	10% / 10%	7 yrs	
Americo	Ultimate One Index 7	A	90	10,000	Single		3.25	1.55	0% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA *High Band*	A+	85	100,000	FPA		3.75	1.50	10% / 10%	7 yrs	
Protective Life	Protective Income Builder *High Band*	A+	85	100,000	1 Year or Less		4.00	1.50	10% / 10%	7 yrs	Included
Lincoln Financial Group	Lincoln OptiBlend 7 CA *Low Band*	A+	85	10,000	FPA		3.25	1.35	10% / 10%	7 yrs	
Protective Life	Protective Income Builder *Low Band*	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
5-Year Surrender Period											
Global Atlantic Financial Group	Choice Accumulation II 5 *High Band*	A	85	100,000	Single		5.75	2.10	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 *High Band*	A+	85	100,000	FPA		5.00	2.00	10% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector *High Band*	A	85	100,000	Single		5.60	2.00	0% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector *Low Band*	A	85	25,000	Single		4.25	2.00	0% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 *Low Band*	A	85	25,000	Single		5.05	1.85	10% / 10%	5 yrs	

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Americo	Elite 5	A	90	10,000	Single			1.70	Int / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 *Low Band*	A+	85	10,000	FPA		4.50	1.65	10% / 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	
Lincoln Financial Group	Lincoln OptiBlend 5 CA *High Band*	A+	85	100,000	FPA		3.50	1.45	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA *Low Band*	A+	85	10,000	FPA		3.00	1.30	10% / 10%	5 yrs	

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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. 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

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