

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										
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	05/13/2022	3.45	3 yrs	3.45	3.45
ATHENE IA Athene Max Rate 3 LITE <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	05/13/2022	3.45	3 yrs	3.45	3.45
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	05/13/2022	3.35	3 yrs	3.35	3.35
ATHENE IA Athene Max Rate 3 LITE <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	05/13/2022	3.35	3 yrs	3.35	3.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	05/23/2022	3.30	3 yrs	3.30	3.30
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	05/17/2022	3.15	3 yrs	3.15	3.15
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	05/23/2022	3.15	3 yrs	3.15	3.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	2.90	3 yrs	2.90	2.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	2.75	3 yrs	2.75	2.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	05/17/2022	2.70	3 yrs	2.70	2.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	2.65	3 yrs	2.65	2.65
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 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/18/2022	3.10	4 yrs	3.10	3.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/18/2022	2.80	4 yrs	2.80	2.80
Rate Guaranteed 5-Years										
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	05/13/2022	3.85	5 yrs	3.85	3.85
ATHENE IA Athene Max Rate 5 LITE <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	05/13/2022	3.80	5 yrs	3.80	3.80

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ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	05/13/2022	3.75	5 yrs	3.75	3.75
AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	05/11/2022	3.75	5 yrs	3.75	3.75
ATHENE IA Athene Max Rate 5 LITE <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	05/13/2022	3.70	5 yrs	3.70	3.70
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/23/2022	3.70	5 yrs	3.70	3.70
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/23/2022	3.55	5 yrs	3.55	3.55
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	05/01/2022	3.50	5 yrs	3.50	3.50
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/18/2022	3.35	5 yrs	3.35	3.35
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	05/17/2022	3.35	5 yrs	3.35	3.35
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	05/17/2022	3.35	5 yrs	3.35	3.35
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/17/2022	3.15	5 yrs	3.15	3.15
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	05/01/2022	3.15	5 yrs	3.15	3.15
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	05/17/2022	3.10	5 yrs	3.10	3.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/18/2022	3.05	5 yrs	3.05	3.05
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	05/01/2022	3.00	5 yrs	3.00	3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	2.95	5 yrs	2.95	2.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	2.80	5 yrs	2.80	2.80
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	05/17/2022 05/24/2022	2.80 2.80	5 yrs	0.00 2.80 2.80	2.80 2.80

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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 NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	2.70	5 yrs	2.70	2.70
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	05/17/2022 05/24/2022	2.70 2.70	5 yrs	0.00 2.70 2.70	2.70 2.70
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
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
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/17/2022 05/24/2022	1.35 1.35	5 yrs	0.00 1.35 1.35	1.35 1.35
Rate Guaranteed 6-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/18/2022	3.35	6 yrs	3.35	3.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	3.15	6 yrs	3.15	3.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/18/2022	3.05	6 yrs	3.05	3.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	3.00	6 yrs	3.00	3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	2.90	6 yrs	2.90	2.90
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										
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	05/13/2022	4.00	7 yrs	4.00	4.00
ATHENE IA Athene Max Rate 7 LITE <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	05/13/2022	3.95	7 yrs	3.95	3.95
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	05/13/2022	3.90	7 yrs	3.90	3.90
ATHENE IA Athene Max Rate 7 LITE <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	05/13/2022	3.85	7 yrs	3.85	3.85
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	05/01/2022	3.60	7 yrs	3.60	3.60

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LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	05/17/2022	3.45	7 yrs	3.45	3.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	05/17/2022	3.40	7 yrs	3.40	3.40
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	89	50,000	7 yrs	10% / 10%	05/01/2022	3.40	7 yrs	3.40	3.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/18/2022	3.35	7 yrs	3.35	3.35
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/17/2022	3.25	7 yrs	3.25	3.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	3.25	7 yrs	3.25	3.25
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	89	5,000	7 yrs	10% / 10%	05/01/2022	3.25	7 yrs	3.25	3.25
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	05/17/2022	3.10	7 yrs	3.10	3.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	3.10	7 yrs	3.10	3.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/18/2022	3.05	7 yrs	3.05	3.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	3.00	7 yrs	3.00	3.00
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	05/17/2022 05/24/2022	2.85 2.85	7 yrs	0.00 2.85 2.85	2.85 2.85
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	05/17/2022 05/24/2022	2.75 2.75	7 yrs	0.00 2.75 2.75	2.75 2.75
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
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/17/2022 05/24/2022	1.40 1.40	7 yrs	0.00 1.40 1.40	1.40 1.40
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	3.25	8 yrs	3.25	3.25

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	3.10	8 yrs	3.10	3.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	3.00	8 yrs	3.00	3.00
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	3.25	9 yrs	3.25	3.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	3.10	9 yrs	3.10	3.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	3.00	9 yrs	3.00	3.00
Rate Guaranteed 10-Years										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	05/17/2022	3.55	10 yrs	3.55	3.55
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/18/2022	3.35	10 yrs	3.35	3.35
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	05/17/2022	3.35	10 yrs	3.35	3.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2022	3.25	10 yrs	3.25	3.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2022	3.10	10 yrs	3.10	3.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/18/2022	3.05	10 yrs	3.05	3.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2022	3.00	10 yrs	3.00	3.00
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 <i>High Band</i>	A	80	10 yrs	100,000	10% / 10%	05/01/2022	1 yr	2.45	5.00		2.94	1.63
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	05/01/2022	1 yr	2.35	5.00		2.84	1.62
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%	05/16/2022	1 yr	3.50	0.00		3.50	1.27
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	05/16/2022	1 yr	3.25	0.00		3.25	1.25
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	05/01/2022	1 yr	2.90	1.00		3.02	0.52
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	05/01/2022	1 yr	2.75	1.00		2.87	0.51
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	05/01/2022	1 yr	2.65	0.00		2.65	1.20
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) <i>High Band</i>	A	80 NQ	7 yrs	200,000	10% / 10%	05/16/2022	1 yr	3.50	0.00		3.50	1.35
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) <i>Low Band</i>	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	05/16/2022	1 yr	3.25	0.00		3.25	1.32
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	05/01/2022	2 yrs	2.70	2.00		2.98	1.76
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%	05/01/2022	2 yrs	2.60	2.00		2.88	1.73
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%	05/01/2022	2 yrs	2.50	1.00		2.70	1.86
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	05/01/2022	2 yrs	2.40	1.00		2.60	1.82

Traditional Fixed Products

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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		1.10	Int / 10%	16 yrs	Optional
15-Year Surrender Period											
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00	6.25	2.45	0% / 5%	15 yrs	
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	11.00 to 17.00	6.25	2.45	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 <i>Low Band</i>	A+	75	20,000	FPA	7.00	3.30	1.70	0% / 10%	14 yrs	
North American Company	Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	3.30	1.70	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											
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		7.00	3.50	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		6.50	3.25	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less		6.00	3.20	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less		6.00	3.20	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		6.00	3.00	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less		5.25	2.80	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less		5.25	2.80	10% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Accumulation II 10 <i>High Band</i>	A	85	100,000	Single		7.35	2.75	10% / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE Advisory <i>High Band</i>	A	85	100,000	Single			2.75	10% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		5.50	2.75	10% / 10%	10 yrs	
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 ^{QL} 10,000 ^{NQ}	FPA	1.00		2.75	10% / 10%	10 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
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		6.55	2.50	10% / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE Advisory <i>Low Band</i>	A	85	10,000	Single			2.50	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		4.25	2.45	Int / 10%	10 yrs	
Global Atlantic Financial Group	Choice Income II 10 with Income Multiplier Benefit	A	85	25,000	Single		5.00	2.40	10% / 10%	10 yrs	Optional
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		6.00	2.30	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		7.00	2.30	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		5.75	2.30	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		6.75	2.30	0% / 10%	10 yrs	Included
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	2.00 to 4.00	5.75	2.10	0% / 5%	10 yrs	
Athene IA	Athene Performance Elite® 10 Plus™	A	78	10,000	Single	8.00 to 10.00	5.75	2.10	10% / 10%	10 yrs	
Global Atlantic Financial Group	Choice Income II 10 with Guaranteed Income Builder	A	85	25,000	Single		4.00	2.00	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			1.80	0% / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE <i>High Band</i>	A	85	100,000	Single		3.00	1.75	10% / 10%	10 yrs	Optional
North American Company	Charter Plus 10 <i>Low Band</i>	A+	79	20,000	FPA	5.00	3.30	1.70	0% / 10%	10 yrs	
North American Company	Charter Plus 10 <i>High Band</i>	A+	79	75,000	FPA	8.00	3.30	1.70	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
North American Company	Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	3.00	1.60	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	8.00	3.00	1.60	0% / 10%	10 yrs	
Athene IA	Agility 10	A	80	10,000	Single		3.50	1.55	10% / 10%	10 yrs	Included
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>Low Band</i>	A	85	10,000	Single		2.75	1.50	10% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Income 150+ SE <i>Mid Band</i>	A	85	25,000	Single		2.75	1.50	10% / 10%	10 yrs	Optional
North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.50	1.50	0% / 5%	10 yrs	Included
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	3.25	1.40	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	3.25	1.40	10% / 10%	10 yrs	Optional

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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
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	3.25	1.40	10% / 10%	10 yrs	Optional
North American Company	IncomeChoice 10 <i>Low Band</i>	A+	79	20,000	FPA		3.25	1.40	0% / 5%	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	
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
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	1.75	1.00	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	1.75	1.00	Int / 10%	10 yrs	Optional
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		4.25	2.45	Int / 10%	9 yrs	
Americo	Ultimate One Index 9	A	85	10,000	Single		4.50	2.20	0% / 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 Bonus (411)	A	80	10,000	Single	4.00 to 5.00	3.10	1.45	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
8-Year Surrender Period											
North American Company	Performance Choice 8	A+	85	20,000	FPA		4.25	2.50	0% / 10%	8 yrs	
7-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		7.00	3.50	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		6.50	3.25	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		6.00	3.00	10% / 10%	7 yrs	
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		7.35	2.75	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		5.50	2.75	10% / 10%	7 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
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 ^{QL} 10,000 ^{NQ}	FPA			2.65	10% / 10%	7 yrs	Optional
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		6.55	2.50	10% / 10%	7 yrs	
Global Atlantic Financial Group	Choice Income II 7 with Income Multiplier Benefit	A	85	25,000	Single		5.00	2.40	10% / 10%	7 yrs	Optional
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		4.00	2.35	Int / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		5.45	2.25	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		6.85	2.25	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		5.20	2.25	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		6.60	2.25	0% / 10%	7 yrs	Included
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		5.75	2.10	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 Plus™	A	83	10,000	Single	5.00 to 6.00	5.75	2.10	10% / 10%	7 yrs	
Americo	Ultimate One Index 7	A	90	10,000	Single		4.00	2.05	0% / 10%	7 yrs	
Global Atlantic Financial Group	Choice Income II 7 with Guaranteed Income Builder	A	85	25,000	Single		4.00	2.00	10% / 10%	7 yrs	Optional
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
Athene IA	AccuMax 7 <i>High Band</i>	A	83	100,000	Single			1.95	10% / 10%	7 yrs	
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			1.80	10% / 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
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	Agility 7	A	83	10,000	Single		3.25	1.40	10% / 10%	7 yrs	Included
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
5-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A+	85	100,000	FPA		7.00	3.50	10% / 10%	5 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
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		6.50	3.25	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>High Band</i>	A+	85	100,000	FPA		6.00	3.00	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		5.50	2.75	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		7.00	2.65	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		6.30	2.40	10% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		6.75	2.25	0% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		5.40	2.25	0% / 10%	5 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		3.50	2.05	Int / 10%	5 yrs	
Americo	Elite 5	A	90	10,000	Single			2.05	Int / 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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