

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 2-Years										
AMERICO Platinum Assure 2	A	90	20,000	2 yrs	5% / 5%	06/27/2022	3.00	2 yrs	3.00	3.00
Rate Guaranteed 3-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	3.90	3 yrs	3.90	3.90
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	06/30/2022	3.80	3 yrs	3.80	3.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.75	3 yrs	3.75	3.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.65	3 yrs	3.65	3.65
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	06/10/2022	3.45	3 yrs	3.45	3.45
ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	06/10/2022	3.45	3 yrs	3.45	3.45
AMERICO Platinum Assure 3	A	90	20,000	3 yrs	3% / 3%	06/27/2022	3.40	3 yrs	3.40	3.40
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	06/10/2022	3.35	3 yrs	3.35	3.35
ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	06/10/2022	3.35	3 yrs	3.35	3.35
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	06/30/2022	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%	07/11/2022	3.35	3 yrs	3.35	3.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	07/11/2022	3.00	3 yrs	3.00	3.00
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										
AMERICO Platinum Assure 4	A	90	20,000	4 yrs	5% / 5%	06/27/2022	3.85	4 yrs	3.85	3.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/05/2022	3.25	4 yrs	3.25	3.25

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	07/05/2022	2.80	4 yrs	2.80	2.80
Rate Guaranteed 5-Years										
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	06/30/2022	4.25	5 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	4.20	5 yrs	4.20	4.20
AMERICO Platinum Assure 5	A	90	20,000	5 yrs	5% / 5%	06/27/2022	4.20	5 yrs	4.20	4.20
AMERICO Platinum Assure 5 CA	A	90	10,000	5 yrs	10% / 10%	06/27/2022	4.20	5 yrs	4.20	4.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	4.05	5 yrs	4.05	4.05
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	06/10/2022	4.00	5 yrs	4.00	4.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	06/30/2022	4.00	5 yrs	4.00	4.00
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	07/01/2022	4.00	5 yrs	4.00	4.00
ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	06/10/2022	3.95	5 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.95	5 yrs	3.95	3.95
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	07/01/2022 07/15/2022	3.90 3.60	5 yrs	-0.30 3.90 3.60	3.90 3.60
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	07/11/2022	3.85	5 yrs	3.85	3.85
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	06/10/2022	3.75	5 yrs	3.75	3.75
ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	06/10/2022	3.70	5 yrs	3.70	3.70
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	07/01/2022	3.65	5 yrs	3.65	3.65

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 Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	07/01/2022 07/15/2022	3.60 3.30	5 yrs	-0.30 3.60 3.30	3.60 3.30
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	07/05/2022 07/12/2022	3.60 3.60	5 yrs	0.00 3.60 3.60	3.60 3.60
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	07/11/2022	3.55	5 yrs	3.55	3.55
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/05/2022	3.50	5 yrs	3.50	3.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	07/01/2022	3.50	5 yrs	3.50	3.50
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	07/05/2022 07/12/2022	3.40 3.40	5 yrs	0.00 3.40 3.40	3.40 3.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	07/05/2022	3.05	5 yrs	3.05	3.05
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	07/05/2022 07/12/2022	2.50 2.50	5 yrs	0.00 2.50 2.50	2.50 2.50
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
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6	A	90	20,000	6 yrs	5% / 5%	06/27/2022	4.30	6 yrs	4.30	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	4.10	6 yrs	4.10	4.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.95	6 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.85	6 yrs	3.85	3.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/05/2022	3.50	6 yrs	3.50	3.50
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	07/05/2022	3.05	6 yrs	3.05	3.05

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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										
AMERICO Platinum Assure 7	A	90	20,000	7 yrs	5% / 5%	06/27/2022	4.50	7 yrs	4.50	4.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 High Band	A+	90	100,000	7 yrs	0% / Int	06/30/2022	4.40	7 yrs	4.40	4.40
ATHENE IA Athene Max Rate 7 High Band	A	83	100,000	7 yrs	Int / Int	06/10/2022	4.25	7 yrs	4.25	4.25
ATHENE IA Athene Max Rate 7 (state specific) High Band	A	83	100,000	7 yrs	Int / Int	06/10/2022	4.20	7 yrs	4.20	4.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 Low Band	A+	90	20,000	7 yrs	0% / Int	06/30/2022	4.10	7 yrs	4.10	4.10
ATHENE IA Athene Max Rate 7 Low Band	A	83	10,000	7 yrs	Int / Int	06/10/2022	4.00	7 yrs	4.00	4.00
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	07/01/2022	4.00	7 yrs	4.00	4.00
ATHENE IA Athene Max Rate 7 (state specific) Low Band	A	83	10,000	7 yrs	Int / Int	06/10/2022	3.95	7 yrs	3.95	3.95
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 High Band	A+	85	100,000	7 yrs	10% / 10%	07/01/2022 07/15/2022	3.95 3.60	7 yrs	-0.35 3.95 3.60	3.95 3.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 High Band	A	90	250,000	10 yrs	10% / 10%	07/01/2022	3.95	7 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.80	7 yrs	3.80	3.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.70	7 yrs	3.70	3.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 High Band	A+	89	50,000	7 yrs	10% / 10%	07/01/2022	3.70	7 yrs	3.70	3.70
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 Low Band	A+	85	10,000	7 yrs	10% / 10%	07/01/2022 07/15/2022	3.65 3.30	7 yrs	-0.35 3.65 3.30	3.65 3.30
PROTECTIVE LIFE Secure Saver 7 High Band	A+	85	75,000	7 yrs	10% / 10%	07/05/2022 07/12/2022	3.65 3.65	7 yrs	0.00 3.65 3.65	3.65 3.65

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MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	89	5,000	7 yrs	10% / 10%	07/01/2022	3.55	7 yrs	3.55	3.55
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/05/2022	3.50	7 yrs	3.50	3.50
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	07/05/2022 07/12/2022	3.45 3.45	7 yrs	0.00 3.45 3.45	3.45 3.45
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	07/05/2022	3.05	7 yrs	3.05	3.05
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	07/05/2022 07/12/2022	2.80 2.80	7 yrs	0.00 2.80 2.80	2.80 2.80
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
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	3.95	8 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.80	8 yrs	3.80	3.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.70	8 yrs	3.70	3.70
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	3.95	9 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.80	9 yrs	3.80	3.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.70	9 yrs	3.70	3.70
Rate Guaranteed 10-Years										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	07/01/2022 07/15/2022	4.00 3.60	10 yrs	-0.40 4.00 3.60	4.00 3.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2022	3.95	10 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2022	3.80	10 yrs	3.80	3.80

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LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	07/01/2022 07/15/2022	3.75 3.30	10 yrs	-0.45 3.75 3.30	3.75 3.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2022	3.70	10 yrs	3.70	3.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/05/2022	3.50	10 yrs	3.50	3.50
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	07/05/2022	3.05	10 yrs	3.05	3.05
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	06/06/2022	1.75	10 yrs	1.75	1.75

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%	07/01/2022	1 yr	2.90	5.00		3.39	2.21
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	07/01/2022	1 yr	2.80	5.00		3.29	2.20
NATIONAL WESTERN LIFE NWL Protector One	A	85	10 yrs	5,000	10% / 10%	06/13/2022	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%	06/06/2022	1 yr	4.00	0.00		4.00	1.33
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	06/06/2022	1 yr	3.75	0.00		3.75	1.30
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	07/01/2022	1 yr	3.30	1.00		3.42	0.57
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	07/01/2022	1 yr	3.15	1.00		3.27	0.55
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	07/01/2022	1 yr	3.10	0.00		3.10	1.79
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%	06/06/2022	1 yr	4.00	0.00		4.00	1.42
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%	06/06/2022	1 yr	3.75	0.00		3.75	1.39
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	07/01/2022	2 yrs	3.20	2.00		3.48	2.33
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%	07/01/2022	2 yrs	3.10	2.00		3.38	2.31
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%	07/01/2022	2 yrs	3.00	1.00		3.20	2.36
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	07/01/2022	2 yrs	2.90	1.00		3.10	2.32

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											
National Western Life	NWL Ultra Future®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.75 to 9.00		3.30	0% / 10%	15 yrs	Optional
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00 to 15.00	6.50	2.60	0% / 5%	15 yrs	
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	14.00 to 20.00	6.50	2.60	10% / 10%	15 yrs	
14-Year Surrender Period											
North American Company	Charter Plus 14 <i>Low Band</i>	A+	75	20,000	FPA	7.00	5.00	2.70	0% / 10%	14 yrs	
North American Company	Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	5.00	2.70	0% / 10%	14 yrs	
13-Year Surrender Period											
National Western Life	NWL Ultra Classic®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA			4.25	0% / 10%	13 yrs	Optional
10-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		9.00	4.25	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		8.50	4.00	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		7.60	3.85	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less		8.25	3.70	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less		8.25	3.70	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		7.10	3.35	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.25	3.30	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.25	3.30	10% / 10%	10 yrs	
National Western Life	NWL IMPACT 10®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.00		3.30	0% / 10%	10 yrs	Optional
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 ^{QL} 10,000 ^{NQ}	FPA	1.00		3.30	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>High Band</i>	A	85	100,000	Single		8.50	3.25	10% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		7.75	3.25	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		8.75	3.25	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		7.75	3.25	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		8.75	3.25	0% / 10%	10 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		7.50	3.00	10% / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE Advisory <i>High Band</i>	A	85	100,000	Single		7.50	2.75	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		5.00	2.70	Int / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE Advisory <i>Low Band</i>	A	85	10,000	Single		7.25	2.50	10% / 10%	10 yrs	Optional
North American Company	Charter Plus 10 <i>Low Band</i>	A+	79	20,000	FPA	5.00	4.75	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 <i>High Band</i>	A+	79	75,000	FPA	8.00	4.75	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	4.50	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	8.00	4.50	2.40	0% / 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
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	4.00 to 8.00	6.00	2.25	0% / 5%	10 yrs	
Athene IA	Athene Performance Elite® 10 Plus™	A	78	10,000	Single	8.00 to 14.00	6.00	2.25	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
Athene IA	Agility 10	A	80	10,000	Single		4.00	1.80	10% / 10%	10 yrs	Included
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	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

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North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.50	1.50	0% / 5%	10 yrs	Included
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											
National Western Life	NWL Ultra Future® - State Variation	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		3.30	10% / 10%	9 yrs	Optional
National Western Life	NWL Ultra Value®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		3.30	10% / 10%	9 yrs	Optional
Americo	Ultimate One Index 9	A	85	10,000	Single		5.75	2.80	0% / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 9 CA	A-	80	5,000	FPA		5.00	2.70	Int / 10%	9 yrs	
Americo	Ultimate One Index 9 Bonus (411)	A	80	10,000	Single	4.00 to 5.00	4.35	2.05	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		8.00	3.60	0% / 10%	8 yrs	
7-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		8.95	4.15	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		8.45	3.90	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		7.55	3.80	10% / 10%	7 yrs	
National Western Life	NWL IMPACT 7®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.65	0% / 10%	7 yrs	Optional
National Western Life	NWL IMPACT 7S®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.65	0% / 10%	7 yrs	Optional

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Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		7.05	3.30	10% / 10%	7 yrs	
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		8.50	3.25	10% / 10%	7 yrs	
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	FPA			3.20	10% / 10%	7 yrs	Optional
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		7.10	3.10	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		8.50	3.10	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		7.10	3.10	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		8.50	3.10	0% / 10%	7 yrs	Included
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		7.50	3.00	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		7.00	2.70	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 Plus™	A	83	10,000	Single	5.00 to 6.00	7.00	2.70	10% / 10%	7 yrs	
Americo	Ultimate One Index 7	A	90	10,000	Single		5.70	2.65	0% / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		4.75	2.60	Int / 10%	7 yrs	
Athene IA	AccuMax 7 <i>High Band</i>	A	83	100,000	Single			2.45	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
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			2.30	10% / 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
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		5.25	2.00	10% / 10%	7 yrs	Included
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		4.95	1.85	10% / 10%	7 yrs	Included
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Athene IA	Agility 7	A	83	10,000	Single		3.75	1.65	10% / 10%	7 yrs	Included
5-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A+	85	100,000	FPA		8.90	4.15	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		8.40	3.90	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>High Band</i>	A+	85	100,000	FPA		7.50	3.75	10% / 10%	5 yrs	

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Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		7.00	3.25	10% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		8.00	3.00	10% / 10%	5 yrs	
Americo	Elite 5	A	90	10,000	Single			3.00	Int / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		8.00	3.00	0% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		6.65	3.00	0% / 10%	5 yrs	
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		7.00	2.75	10% / 10%	5 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		4.00	2.30	Int / 10%	5 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. 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