

| 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<br>Platinum Assure 2 MVA, LOAN  | A       | 90            | 25,000      | 2 yrs    | 3% / 3%                      | 07/20/2023                 | 4.40         | 2 yrs          | 4.40                   | 4.40                |
| Rate Guaranteed 3-Years   |         |               |             |          |                              |                            |              |                |                        |                     |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                             | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/28/2023                 | 4.95         | 3 yrs          | 4.95                   | 4.95                |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>High Band</i>            | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/28/2023                 | 4.95         | 3 yrs          | 4.95                   | 4.95                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>                | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 07/26/2023                 | 4.95         | 3 yrs          | 4.95                   | 4.95                |
| AMERICO<br>Platinum Assure 3 MVA, LOAN  | A       | 90            | 25,000      | 3 yrs    | 3% / 3%                      | 07/20/2023                 | 4.70         | 3 yrs          | 4.70                   | 4.70                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>                 | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 07/26/2023                 | 4.70         | 3 yrs          | 4.70                   | 4.70                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>High Band</i>             | A+      | 90            | 100,000     | 3 yrs ↻  | 0% / Int                     | 06/22/2023                 | 4.65         | 3 yrs          | 4.65                   | 4.65                |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                              | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 07/28/2023                 | 4.60         | 3 yrs          | 4.60                   | 4.60                |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>Low Band</i>             | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 07/28/2023                 | 4.60         | 3 yrs          | 4.60                   | 4.60                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>High Band</i> | A-      | 85            | 250,000     | 3 yrs    | 0% / 10%                     | 07/12/2023                 | 4.60         | 3 yrs          | 4.60                   | 4.60                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Mid Band</i>  | A-      | 85            | 100,000     | 3 yrs    | 0% / 10%                     | 07/12/2023                 | 4.50         | 3 yrs          | 4.50                   | 4.50                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↻ 08/01/2023 | 4.45<br>4.45 | 3 yrs          | 0.00<br>4.45<br>↻ 4.45 | 4.45<br>4.45        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Mid Band</i>  | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↻ 08/01/2023 | 4.30<br>4.30 | 3 yrs          | 0.00<br>4.30<br>↻ 4.30 | 4.30<br>4.30        |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Low Band</i>  | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 07/12/2023                 | 4.25         | 3 yrs          | 4.25                   | 4.25                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>              | A+      | 90            | 20,000      | 3 yrs ↻  | 0% / Int                     | 06/22/2023                 | 4.20         | 3 yrs          | 4.20                   | 4.20                |

| 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.<br>Palladium MYG Annuity 3 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 4.20<br>4.20 | 3 yrs          | 0.00<br>4.20<br>↔<br>4.20  | 4.20<br>4.20        |
| Rate Guaranteed 4-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICO<br>Platinum Assure 4 MVA, LOAN  | A       | 90            | 25,000      | 4 yrs    | 5% / 5%                      | 07/20/2023                 | 5.05         | 4 yrs          | 5.05                       | 5.05                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 4.85         | 4 yrs          | 4.85                       | 4.85                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>Low Band</i>  | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 3.00         | 4 yrs          | 3.00                       | 3.00                |
| Rate Guaranteed 5-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                                 | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 07/28/2023                 | 5.30         | 5 yrs          | 5.30                       | 5.30                |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>                | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 07/28/2023                 | 5.25         | 5 yrs          | 5.25                       | 5.25                |
| AMERICO<br>Platinum Assure 5 MVA, LOAN  | A       | 90            | 25,000      | 5 yrs    | 5% / 5%                      | 07/20/2023                 | 5.25         | 5 yrs          | 5.25                       | 5.25                |
| AMERICO<br>Platinum Assure 5 CA MVA, LOAN   | A       | 90            | 25,000      | 5 yrs    | 10% / 10%                    | 07/20/2023                 | 5.25         | 5 yrs          | 5.25                       | 5.25                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.15<br>4.95 | 5 yrs          | -0.20<br>5.15<br>↓<br>4.95 | 5.15<br>4.95        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                    | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 07/26/2023                 | 5.15         | 5 yrs          | 5.15                       | 5.15                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.00<br>4.80 | 5 yrs          | -0.20<br>5.00<br>↓<br>4.80 | 5.00<br>4.80        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 4.95         | 5 yrs          | 4.95                       | 4.95                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                     | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 07/26/2023                 | 4.95         | 5 yrs          | 4.95                       | 4.95                |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>Low Band</i>                                  | A       | 83            | 10,000      | 5 yrs    | Int / Int                    | 07/28/2023                 | 4.90         | 5 yrs          | 4.90                       | 4.90                |

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|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 4.90<br>4.70 | 5 yrs          | -0.20<br>4.90<br>↓<br>4.70 | 4.90<br>4.70        |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN                                  | A+      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 07/21/2023                 | 4.90         | 5 yrs          | 4.90                       | 4.90                |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>Low Band</i>             | A       | 83            | 10,000      | 5 yrs    | Int / Int                    | 07/28/2023                 | 4.85         | 5 yrs          | 4.85                       | 4.85                |
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA  | A+      | 89            | 25,000      | 5 yrs    | 10% / 10%                    | 07/20/2023<br>↩ 08/01/2023 | 4.85<br>5.00 | 5 yrs          | +0.15<br>4.85<br>↑<br>5.00 | 4.85<br>5.00        |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>High Band</i> | A-      | 85            | 250,000     | 5 yrs    | 0% / 10%                     | 07/12/2023                 | 4.80         | 5 yrs          | 4.80                       | 4.80                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>Mid Band</i>  | A-      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 07/12/2023                 | 4.75         | 5 yrs          | 4.75                       | 4.75                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>High Band</i>             | A+      | 90            | 100,000     | 5 yrs    | 0% / Int                     | 06/22/2023                 | 4.75         | 5 yrs          | 4.75                       | 4.75                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>Low Band</i>  | A-      | 85            | 10,000      | 5 yrs    | 0% / 10%                     | 07/12/2023                 | 4.50         | 5 yrs          | 4.50                       | 4.50                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>Low Band</i>              | A+      | 90            | 20,000      | 5 yrs    | 0% / Int                     | 06/22/2023                 | 4.50         | 5 yrs          | 4.50                       | 4.50                |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>High Band</i>                          | A+      | 85            | 75,000      | 5 yrs    | 10% / 10%                    | 07/25/2023<br>↩ 08/01/2023 | 4.50<br>4.50 | 5 yrs          | 0.00<br>4.50<br>↔<br>4.50  | 4.50<br>4.50        |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>              | A+      | 89            | 50,000      | 5 yrs    | 10% / 10%                    | 07/20/2023<br>↩ 08/01/2023 | 4.50<br>4.65 | 5 yrs          | +0.15<br>4.50<br>↑<br>4.65 | 4.50<br>4.65        |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>               | A+      | 89            | 5,000       | 5 yrs    | 10% / 10%                    | 07/20/2023<br>↩ 08/01/2023 | 4.35<br>4.50 | 5 yrs          | +0.15<br>4.35<br>↑<br>4.50 | 4.35<br>4.50        |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Mid Band</i>                           | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 07/25/2023<br>↩ 08/01/2023 | 4.30<br>4.30 | 5 yrs          | 0.00<br>4.30<br>↔<br>4.30  | 4.30<br>4.30        |

| Carrier / Product Name  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Current Rate | Years Rate GTD | Base Rate                  | GTD Yield Surrender |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>          | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 07/10/2023<br>↩ 08/01/2023 | 3.50<br>4.45 | 5 yrs          | +0.95<br>3.50<br>↑<br>4.45 | 3.50<br>4.45        |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Low Band</i>                               | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 07/25/2023<br>↩ 08/01/2023 | 3.40<br>3.40 | 5 yrs          | 0.00<br>3.40<br>→<br>3.40  | 3.40<br>3.40        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>Low Band</i>  | A       | 85            | 10,000      | 10 yrs ↻ | 0% / 15%                     | 07/10/2023                 | 3.15         | 5 yrs          | 3.15                       | 3.15                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 07/10/2023<br>↩ 08/01/2023 | 3.00<br>3.45 | 5 yrs          | +0.45<br>3.00<br>↑<br>3.45 | 3.00<br>3.45        |
| Rate Guaranteed 6-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICO<br>Platinum Assure 6 MVA, LOAN  | A       | 85            | 25,000      | 6 yrs    | 5% / 5%                      | 07/20/2023                 | 5.30         | 6 yrs          | 5.30                       | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.20<br>5.00 | 6 yrs          | -0.20<br>5.20<br>↓<br>5.00 | 5.20<br>5.00        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.05<br>4.85 | 6 yrs          | -0.20<br>5.05<br>↓<br>4.85 | 5.05<br>4.85        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 07/10/2023                 | 4.95         | 6 yrs          | 4.95                       | 4.95                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 4.95<br>4.75 | 6 yrs          | -0.20<br>4.95<br>↓<br>4.75 | 4.95<br>4.75        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA <i>Low Band</i>  | A       | 85            | 10,000      | 10 yrs ↻ | 0% / 15%                     | 07/10/2023                 | 3.15         | 6 yrs          | 3.15                       | 3.15                |
| Rate Guaranteed 7-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.45<br>5.25 | 7 yrs          | -0.20<br>5.45<br>↓<br>5.25 | 5.45<br>5.25        |

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|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| AMERICO<br>Platinum Assure 7 MVA, LOAN  | A       | 85            | 25,000      | 7 yrs    | 5% / 5%                      | 07/20/2023                 | 5.40         | 7 yrs          | 5.40                       | 5.40                |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                                 | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 07/28/2023                 | 5.30         | 7 yrs          | 5.30                       | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 5.30<br>5.10 | 7 yrs          | -0.20<br>5.30<br>↓<br>5.10 | 5.30<br>5.10        |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>High Band</i>                | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 07/28/2023                 | 5.25         | 7 yrs          | 5.25                       | 5.25                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 5.20<br>5.00 | 7 yrs          | -0.20<br>5.20<br>↓<br>5.00 | 5.20<br>5.00        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>High Band</i>                    | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 07/26/2023                 | 5.15         | 7 yrs          | 5.15                       | 5.15                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 07/10/2023                 | 4.95         | 7 yrs          | 4.95                       | 4.95                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>Low Band</i>                     | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 07/26/2023                 | 4.95         | 7 yrs          | 4.95                       | 4.95                |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>Low Band</i>                                  | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 07/28/2023                 | 4.90         | 7 yrs          | 4.90                       | 4.90                |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>Low Band</i>                 | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 07/28/2023                 | 4.85         | 7 yrs          | 4.85                       | 4.85                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>High Band</i>                 | A+      | 90            | 100,000     | 7 yrs ↻  | 0% / Int                     | 06/22/2023                 | 4.85         | 7 yrs          | 4.85                       | 4.85                |
| MUTUAL OF OMAHA<br>Ultra Premier 7 MVA  | A+      | 88            | 25,000      | 7 yrs ↻  | 10% / 10%                    | 07/20/2023<br>↪ 08/01/2023 | 4.85<br>5.00 | 7 yrs          | +0.15<br>4.85<br>↑<br>5.00 | 4.85<br>5.00        |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>Low Band</i>                  | A+      | 90            | 20,000      | 7 yrs ↻  | 0% / Int                     | 06/22/2023                 | 4.55         | 7 yrs          | 4.55                       | 4.55                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>High Band</i>                              | A+      | 85            | 75,000      | 7 yrs    | 10% / 10%                    | 07/25/2023<br>↪ 08/01/2023 | 4.55<br>4.55 | 7 yrs          | 0.00<br>4.55<br>↔<br>4.55  | 4.55<br>4.55        |

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|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>                 | A+      | 88            | 50,000      | 7 yrs    | 10% / 10%                    | 07/20/2023<br>↩ 08/01/2023 | 4.50<br>4.65 | 7 yrs          | +0.15<br>4.50<br>↑<br>4.65 | 4.50<br>4.65        |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Mid Band</i>                              | A+      | 85            | 25,000      | 7 yrs    | 10% / 10%                    | 07/25/2023<br>↩ 08/01/2023 | 4.35<br>4.35 | 7 yrs          | 0.00<br>4.35<br>↔<br>4.35  | 4.35<br>4.35        |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>                  | A+      | 88            | 5,000       | 7 yrs    | 10% / 10%                    | 07/20/2023<br>↩ 08/01/2023 | 4.35<br>4.50 | 7 yrs          | +0.15<br>4.35<br>↑<br>4.50 | 4.35<br>4.50        |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Low Band</i>                              | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 07/25/2023<br>↩ 08/01/2023 | 3.70<br>3.70 | 7 yrs          | 0.00<br>3.70<br>↔<br>3.70  | 3.70<br>3.70        |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>         | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 07/10/2023<br>↩ 08/01/2023 | 3.50<br>4.25 | 7 yrs          | +0.75<br>3.50<br>↑<br>4.25 | 3.50<br>4.25        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA <i>Low Band</i> | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 3.20         | 7 yrs          | 3.20                       | 3.20                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>          | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 07/10/2023<br>↩ 08/01/2023 | 3.00<br>3.25 | 7 yrs          | +0.25<br>3.00<br>↑<br>3.25 | 3.00<br>3.25        |
| Rate Guaranteed 8-Years  |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i>    | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.45<br>5.25 | 8 yrs          | -0.20<br>5.45<br>↓<br>5.25 | 5.45<br>5.25        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>     | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.30<br>5.10 | 8 yrs          | -0.20<br>5.30<br>↓<br>5.10 | 5.30<br>5.10        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>     | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.20<br>5.00 | 8 yrs          | -0.20<br>5.20<br>↓<br>5.00 | 5.20<br>5.00        |

# 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 9-Years  |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i>      | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.45<br>5.25 | 9 yrs          | -0.20<br>5.45<br>↓<br>5.25 | 5.45<br>5.25        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Mid Band</i>       | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.30<br>5.10 | 9 yrs          | -0.20<br>5.30<br>↓<br>5.10 | 5.30<br>5.10        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Low Band</i>       | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.20<br>5.00 | 9 yrs          | -0.20<br>5.20<br>↓<br>5.00 | 5.20<br>5.00        |
| Rate Guaranteed 10-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.25<br>5.25 | 10 yrs         | 0.00<br>5.25<br>↔<br>5.25  | 5.25<br>5.25        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.10<br>5.10 | 10 yrs         | 0.00<br>5.10<br>↔<br>5.10  | 5.10<br>5.10        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2023<br>↩ 08/01/2023 | 5.00<br>5.00 | 10 yrs         | 0.00<br>5.00<br>↔<br>5.00  | 5.00<br>5.00        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 4.95         | 10 yrs         | 4.95                       | 4.95                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA <i>Low Band</i>  | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/10/2023                 | 3.20         | 10 yrs         | 3.20                       | 3.20                |
| AMERICAN GENERAL LIFE INS. CO.<br>Assured Edge Income Achiever MVA                   | A       | 80            | 25,000      | 10 yrs   | 10% / 10%                    | 05/08/2023                 | 2.50         | 10 yrs         | 2.50                       | 2.50                |

# 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.<br>Century Plus MVA <i>High Band</i>                               | A       | 80            | 10 yrs   | 100,000     | 10% / 10%                    | 07/01/2023<br>↶ 08/01/2023 | 1 yr           | 0.00<br>3.40<br>↕<br>3.40  | 0.00<br>5.00<br>↕<br>5.00 |               | 3.89<br>3.89        | 2.94<br>3.26        |
| AMERICAN NATIONAL INSURANCE CO.<br>Century Plus MVA <i>Low Band</i>                                | A       | 80            | 10 yrs   | 5,000       | 10% / 10%                    | 07/01/2023<br>↶ 08/01/2023 | 1 yr           | 0.00<br>3.30<br>↕<br>3.30  | 0.00<br>5.00<br>↕<br>5.00 |               | 3.79<br>3.79        | 2.93<br>3.25        |
| NATIONAL WESTERN LIFE<br>NWL Protector One MVA, LOAN   | A       | 85            | 10 yrs   | 5,000       | 10% / 10%                    | 04/28/2023                 | 1 yr           | 1.75                       | 1.00                      |               | 1.85                | 1.62                |
| 9-Year Surrender Period  |         |               |          |             |                              |                            |                |                            |                           |               |                     |                     |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider MVA <i>High Band</i>      | A       | 80 NQ         | 9 yrs    | 200,000     | 10% / 10%                    | 01/03/2023                 | 1 yr           | 5.00                       | 0.00                      |               | 5.00                | 1.44                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider MVA <i>Low Band</i>       | A       | 80 NQ         | 9 yrs    | 35,000 NQ   | 10% / 10%                    | 01/03/2023                 | 1 yr           | 4.50                       | 0.00                      |               | 4.50                | 1.38                |
| 8-Year Surrender Period  |         |               |          |             |                              |                            |                |                            |                           |               |                     |                     |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>High Band</i>   | A+      | 89            | 8 yrs    | 50,000      | 10% / 10%                    | 07/20/2023<br>↶ 08/01/2023 | 1 yr           | +0.15<br>4.25<br>↑<br>4.40 | 0.00<br>1.00<br>↕<br>1.00 |               | 4.37<br>4.52        | 0.69<br>0.70        |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>Low Band</i>  | A+      | 89            | 8 yrs    | 5,000       | 10% / 10%                    | 07/20/2023<br>↶ 08/01/2023 | 1 yr           | +0.15<br>4.10<br>↑<br>4.25 | 0.00<br>1.00<br>↕<br>1.00 |               | 4.22<br>4.37        | 0.67<br>0.69        |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Group Fixed Deferred                                  | A       | 99            | 8 yrs    | 5,000 QL    | 0% / 10%                     | 07/01/2023<br>↶ 08/01/2023 | 1 yr           | 0.00<br>3.60<br>↕<br>3.60  | 0.00                      |               | 3.60<br>3.60        | 2.51<br>2.81        |
| 7-Year Surrender Period  |         |               |          |             |                              |                            |                |                            |                           |               |                     |                     |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>High Band</i> | A       | 80 NQ         | 7 yrs    | 200,000     | 10% / 10%                    | 01/03/2023                 | 1 yr           | 5.00                       | 0.00                      |               | 5.00                | 1.56                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>Low Band</i>  | A       | 80 NQ         | 7 yrs    | 35,000 NQ   | 10% / 10%                    | 01/03/2023                 | 1 yr           | 4.50                       | 0.00                      |               | 4.50                | 1.49                |



# 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 |
|--|---------|---------------|----------|----------------------|------------------------------|----------------------------|----------------|--------------------------------|--------------------------------|---------------|---------------------|---------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 7 Diamond ROP <i>High Band</i> | A       | 85            | 7 yrs    | 100,000              | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 2 yrs          | 0.00<br>3.60<br>↔<br>↔<br>3.60 | 0.00<br>2.00<br>↔<br>↔<br>2.00 |               | 3.88<br>3.88        | 2.99<br>3.24        |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>  | A       | 85            | 7 yrs    | 2,000 QL<br>5,000 NQ | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 2 yrs          | 0.00<br>3.50<br>↔<br>↔<br>3.50 | 0.00<br>2.00<br>↔<br>↔<br>2.00 |               | 3.78<br>3.78        | 2.96<br>3.21        |
| 5-Year Surrender Period  |         |               |          |                      |                              |                            |                |                                |                                |               |                     |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>High Band</i> | A       | 85            | 5 yrs    | 100,000              | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 2 yrs          | 0.00<br>3.50<br>↔<br>↔<br>3.50 | 0.00<br>1.00<br>↔<br>↔<br>1.00 |               | 3.70<br>3.70        | 3.01<br>3.22        |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>  | A       | 85            | 5 yrs    | 5,000                | 10% / 10%                    | 07/01/2023<br>↪ 08/01/2023 | 2 yrs          | 0.00<br>3.40<br>↔<br>↔<br>3.40 | 0.00<br>1.00<br>↔<br>↔<br>1.00 |               | 3.60<br>3.60        | 2.97<br>3.18        |

# Fixed Indexed Annuities

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| Carrier / Product 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 |
|---|---------|---------------|-----------------------|----------------|----------------|-----------------------|------------|------------------------------|----------|-------------|
| 15-Year Surrender Period  |         |               |                       |                |                |                       |            |                              |          |             |
| ATHENE IA<br>Athene Performance Elite® 15 MVA   | A       | 73            | 10,000                | Single         | 11.00 to 15.00 | 9.00                  | 4.10       | 0% / 5%                      | 15 yrs   |             |
| ATHENE IA<br>Athene Performance Elite® 15 Plus MVA, ROP, FEE                          | A       | 73            | 10,000                | Single         | 14.00 to 20.00 | 9.00                  | 4.10       | 10% / 10%                    | 15 yrs   |             |
| NATIONAL WESTERN LIFE<br>NWL Ultra Future® LOAN                                       | A       | 85            | 2,000 QL<br>5,000 NQ  | FPA            | 7.75 to 9.00   |                       | 3.60       | 0% / 10%                     | 15 yrs   | Optional    |
| 14-Year Surrender Period  |         |               |                       |                |                |                       |            |                              |          |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 MVA <i>Low Band</i>                         | A+      | 75            | 20,000                | FPA            | 7.00           | 6.00                  | 3.10       | 0% / 10%                     | 14 yrs   |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 MVA <i>High Band</i>                        | A+      | 75            | 75,000                | FPA            | 10.00          | 6.00                  | 3.10       | 0% / 10%                     | 14 yrs   |             |
| 13-Year Surrender Period  |         |               |                       |                |                |                       |            |                              |          |             |
| NATIONAL WESTERN LIFE<br>NWL Ultra Classic® LOAN                                      | A       | 85            | 2,000 QL<br>5,000 NQ  | FPA            |                |                       | 4.50       | 0% / 10%                     | 13 yrs   | Optional    |
| 10-Year Surrender Period  |         |               |                       |                |                |                       |            |                              |          |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>High Band</i>             | A       | 75            | 100,000               | Single         |                | 11.50                 | 4.85       | 0% / 10%                     | 10 yrs   |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>Low Band</i>              | A       | 75            | 25,000                | Single         |                | 10.50                 | 4.60       | 0% / 10%                     | 10 yrs   |             |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 10 MVA               | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            | 1.00           |                       | 4.50       | 10% / 10%                    | 10 yrs   | Optional    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>High Band</i>                  | A       | 80            | 100,000               | FPA            |                | 9.00                  | 4.40       | 10% / 10%                    | 10 yrs   | Optional    |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 MVA <i>High Band</i>                     | A+      | 79            | 75,000                | 1 Year or Less |                | 9.75                  | 4.25       | 10% / 10%                    | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>          | A+      | 79            | 75,000                | 1 Year or Less |                | 9.75                  | 4.25       | 10% / 20%                    | 10 yrs   |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA <i>High Band</i> | A       | 75            | 100,000               | Single         |                | 9.00                  | 4.25       | 0% / 10%                     | 10 yrs   | Included    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>Low Band</i>                   | A       | 80            | 10,000                | FPA            |                | 8.00                  | 4.10       | 10% / 10%                    | 10 yrs   | Optional    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 10 MVA                           | A-      | 80            | 5,000                 | FPA            |                | 10.00                 | 4.00       | Int / 10%                    | 10 yrs   |             |

# Fixed Indexed Annuities

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| Carrier / Product 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<br>ForeAccumulation II 10 MVA High Band                | A       | 85            | 100,000              | Single         |               | 22.00                 | 4.00       | 10% / 10%                    | 10 yrs   |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA High Band                           | A       | 80            | 100,000              | FPA            |               | 7.75                  | 4.00       | 10% / 10%                    | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 MVA Low Band                              | A+      | 79            | 20,000               | 1 Year or Less |               | 8.75                  | 4.00       | 10% / 10%                    | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 (ELB) MVA, ROP Low Band                   | A+      | 79            | 20,000               | 1 Year or Less |               | 8.75                  | 4.00       | 10% / 20%                    | 10 yrs   |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA Low Band          | A       | 75            | 25,000               | Single         |               | 8.00                  | 4.00       | 0% / 10%                     | 10 yrs   | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA Low Band                 | A       | 85            | 25,000               | Single         |               | 21.00                 | 3.85       | 10% / 10%                    | 10 yrs   |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA Low Band                            | A       | 80            | 10,000               | FPA            |               | 7.25                  | 3.75       | 10% / 10%                    | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>NAC Control. X MVA   | A+      | 79            | 20,000               | Single         |               | 9.00                  | 3.75       | 0% / 10%                     | 10 yrs   | Optional    |
| ATHENE IA<br>Athene Performance Elite 10 MVA   | A       | 78            | 10,000               | Single         | 4.00 to 12.00 | 8.25                  | 3.60       | 0% / 5%                      | 10 yrs   |             |
| ATHENE IA<br>Athene Performance Elite 10 Plus MVA, ROP, FEE                            | A       | 78            | 10,000               | Single         | 8.00 to 18.00 | 8.25                  | 3.60       | 10% / 10%                    | 10 yrs   |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>FlexShield 10 MVA                             | A-      | 80            | 5,000                | Single         |               |                       | 3.50       | 0% / 10%                     | 10 yrs   |             |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 10@ LOAN   | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 7.00          |                       | 3.35       | 0% / 10%                     | 10 yrs   | Optional    |
| NATIONAL LIFE GROUP<br>FIT Horizon Income - Max Bonus MVA, LOAN                        | A+      | 75            | 50,000               | Single         |               | 10.25                 | 3.25       | 0% / 10%                     | 10 yrs   | Optional    |
| NATIONAL LIFE GROUP<br>FIT Horizon Income - Split Bonus MVA, LOAN                      | A+      | 75            | 50,000               | Single         | 5.00          | 10.25                 | 3.25       | 0% / 10%                     | 10 yrs   | Optional    |
| NATIONAL LIFE GROUP<br>FIT Select Income - Max Bonus MVA, LOAN                         | A+      | 75            | 5,000                | FPA            |               | 9.50                  | 3.25       | 0% / 10%                     | 10 yrs   | Optional    |
| NATIONAL LIFE GROUP<br>FIT Select Income - Split Bonus MVA, LOAN                       | A+      | 75            | 5,000                | FPA            | 5.00          | 9.50                  | 3.25       | 0% / 10%                     | 10 yrs   | Optional    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Guaranteed Income Builder MVA | A       | 85            | 25,000               | Single         |               | 10.00                 | 3.25       | 10% / 10%                    | 10 yrs   | Included    |

# Fixed Indexed Annuities

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| Carrier / Product 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<br>ForeIncome II 10 With Income Multiplier Benefit MVA | A       | 85            | 25,000      | Single         |               | 10.00                 | 3.25       | 10% / 10%                    | 10 yrs   | Included    |
| ATHENE IA<br>Agility 10 MVA  | A       | 80            | 10,000      | Single         |               | 6.00                  | 3.00       | 10% / 10%                    | 10 yrs   | Included    |
| ATHENE IA<br>Agility 10 CA MVA   | A       | 80            | 10,000      | Single         |               | 6.00                  | 3.00       | 10% / 10%                    | 10 yrs   | Included    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield Bonus 10 MVA                      | A-      | 80            | 5,000       | FPA            | 10.00         | 7.75                  | 3.00       | Int / 10%                    | 10 yrs   |             |
| ATHENE IA<br>Athene Performance Elite 10 CA MVA  | A       | 78            | 10,000      | Single         | 11.00         | 8.25                  | 3.00       | 0% / 5%                      | 10 yrs   |             |
| ATHENE IA<br>Athene Performance Elite® 10 Plus CA MVA, ROP, FEE                        | A       | 78            | 10,000      | Single         | 16.00         | 8.25                  | 3.00       | 10% / 10%                    | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>Low Band</i>                          | A+      | 79            | 20,000      | FPA            | 5.00          | 5.50                  | 3.00       | 0% / 10%                     | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>High Band</i>                         | A+      | 79            | 75,000      | FPA            | 8.00          | 5.50                  | 3.00       | 0% / 10%                     | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>Low Band</i>           | A+      | 79            | 20,000      | FPA            | 5.00          | 5.25                  | 3.00       | 0% / 10%                     | 10 yrs   |             |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>High Band</i>          | A+      | 79            | 75,000      | FPA            | 8.00          | 5.25                  | 3.00       | 0% / 10%                     | 10 yrs   |             |
| NATIONAL LIFE GROUP<br>FIT Horizon Growth MVA, LOAN                                    | A+      | 85            | 50,000      | Single         |               | 9.00                  | 3.00       | 0% / 10%                     | 10 yrs   |             |
| NATIONAL LIFE GROUP<br>FIT Focus Income MVA, LOAN                                      | A+      | 85            | 50,000      | Single         |               | 8.00                  | 2.75       | 0% / 10%                     | 10 yrs   | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>High Band</i>              | A       | 85            | 100,000     | Single         |               | 8.00                  | 2.75       | 10% / 10%                    | 10 yrs   | Optional    |
| NATIONAL LIFE GROUP<br>FIT Secure Growth MVA, LOAN                                     | A+      | 85            | 5,000       | FPA            |               | 8.00                  | 2.70       | 0% / 10%                     | 10 yrs   |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>EstateShield 10 MVA                           | A-      | 75            | 5,000       | 1 Year or Less |               | 4.25                  | 2.50       | 0% / 10%                     | 10 yrs   | Multiple    |
| NATIONAL LIFE GROUP<br>FIT Focus Growth MVA, LOAN                                      | A+      | 75            | 50,000      | Single         | 5.00          | 7.50                  | 2.50       | 0% / 10%                     | 10 yrs   |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>Low Band</i>               | A       | 85            | 10,000      | Single         |               | 7.75                  | 2.50       | 10% / 10%                    | 10 yrs   | Optional    |

# Fixed Indexed Annuities

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| Carrier / Product 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<br>Income Pay Pro 10 MVA                                | A+      | 79            | 20,000               | 1 Year or Less |                 | 5.00                  | 2.50       | 10% / 10%                    | 10 yrs   | Optional    |
| ATHENE IA<br>Ascent Pro 10 Bonus MVA   | A       | 80            | 10,000               | Single         | 3.00            | 5.25                  | 2.30       | 10% / 10%                    | 10 yrs   | Optional    |
| ATHENE IA<br>Ascent Pro 10 Bonus (FL) MVA                                      | A       | 80            | 10,000               | Single         | 3.00            | 5.25                  | 2.30       | 10% / 10%                    | 10 yrs   | Optional    |
| ATHENE IA<br>Ascent Pro 10 Bonus (State Variations) MVA                        | A       | 80            | 10,000               | Single         | 3.00            | 5.25                  | 2.30       | 10% / 10%                    | 10 yrs   | Optional    |
| NORTH AMERICAN COMPANY<br>BenefitSolutions 10 MVA                              | A+      | 79            | 20,000               | Single         |                 | 5.00                  | 2.30       | 0% / 5%                      | 10 yrs   | Included    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 MVA                   | A-      | 80            | 5,000                | FPA            | 10.00           | 2.50                  | 1.10       | Int / 10%                    | 10 yrs   |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 with a LIBR MVA       | A-      | 80            | 5,000                | FPA            | 10.00           | 2.25                  | 1.00       | Int / 10%                    | 10 yrs   | Included    |
| 9-Year Surrender Period  |         |               |                      |                |                 |                       |            |                              |          |             |
| AMERICO<br>Ultimate One Index 9 LOAN   | A       | 85            | 10,000               | Single         |                 | 8.00                  | 4.20       | 0% / 10%                     | 9 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 CA MVA                  | A-      | 80            | 5,000                | FPA            |                 | 10.00                 | 4.00       | Int / 10%                    | 9 yrs    |             |
| NATIONAL WESTERN LIFE<br>NWL Ultra Future® - State Variation LOAN              | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 2.00            |                       | 3.55       | 10% / 10%                    | 9 yrs    | Optional    |
| NATIONAL WESTERN LIFE<br>NWL Ultra Value® LOAN                                 | A       | 85            | 2,000 QL<br>5,000 NQ | FPA            | 2.00            |                       | 3.55       | 10% / 10%                    | 9 yrs    | Optional    |
| AMERICO<br>Ultimate One Index 9 Bonus (411) LOAN                               | A       | 80            | 10,000               | Single         | 4.00<br>to 5.00 | 6.70                  | 3.45       | 0% / 10%                     | 9 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 Bonus CA MVA            | A-      | 80            | 5,000                | FPA            | 10.00           | 7.75                  | 3.00       | Int / 10%                    | 9 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>EstateShield 9 CA MVA                 | A-      | 75            | 5,000                | 1 Year or Less |                 | 4.25                  | 2.50       | 0% / 10%                     | 9 yrs    | Multiple    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>California IncomeShield 9 MVA         | A-      | 80            | 5,000                | FPA            | 10.00           | 2.50                  | 1.10       | Int / 10%                    | 9 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>California IncomeShield 9 w/ LIBR MVA | A-      | 80            | 5,000                | FPA            | 10.00           | 2.25                  | 1.00       | Int / 10%                    | 9 yrs    | Included    |

# Fixed Indexed Annuities

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| Carrier / Product 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 |
|--|---------|---------------|-----------------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| 8-Year Surrender Period  |         |               |                       |              |               |                       |            |                              |          |             |
| NORTH AMERICAN COMPANY<br>Performance Choice 8 MVA                                   | A+      | 85            | 20,000                | FPA          |               | 9.25                  | 4.20       | 0% / 10%                     | 8 yrs    |             |
| 7-Year Surrender Period  |         |               |                       |              |               |                       |            |                              |          |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA <i>High Band</i>                  | A       | 85            | 100,000               | FPA          |               | 9.60                  | 4.70       | 10% / 10%                    | 7 yrs    | Optional    |
| ATHENE IA<br>Athene Performance Elite 7 MVA  | A       | 83            | 10,000                | Single       |               | 10.25                 | 4.60       | 10% / 10%                    | 7 yrs    |             |
| ATHENE IA<br>Athene Performance Elite 7 Plus MVA, ROP, FEE                           | A       | 83            | 10,000                | Single       | 5.00 to 6.00  | 10.25                 | 4.60       | 10% / 10%                    | 7 yrs    |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>High Band</i>             | A       | 85            | 100,000               | Single       |               | 11.25                 | 4.60       | 0% / 10%                     | 7 yrs    |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>Low Band</i>              | A       | 85            | 25,000                | Single       |               | 10.25                 | 4.35       | 0% / 10%                     | 7 yrs    |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA <i>Low Band</i>                   | A       | 85            | 10,000                | FPA          |               | 8.50                  | 4.30       | 10% / 10%                    | 7 yrs    | Optional    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA <i>High Band</i>                   | A       | 85            | 100,000               | FPA          |               | 8.80                  | 4.30       | 10% / 10%                    | 7 yrs    |             |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 MVA               | A       | 80            | 5,000 QL<br>10,000 NQ | FPA          |               |                       | 4.25       | 10% / 10%                    | 7 yrs    | Optional    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA <i>Low Band</i>                    | A       | 85            | 10,000                | FPA          |               | 8.25                  | 4.05       | 10% / 10%                    | 7 yrs    |             |
| AMERICO<br>Ultimate One Index 7 LOAN   | A       | 90            | 10,000                | Single       |               | 7.85                  | 4.05       | 0% / 10%                     | 7 yrs    |             |
| ATHENE IA<br>AccuMax 7 MVA <i>High Band</i>  | A       | 83            | 100,000               | Single       |               |                       | 4.00       | 10% / 10%                    | 7 yrs    |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA <i>High Band</i>        | A       | 85            | 100,000               | Single       |               | 22.00                 | 4.00       | 10% / 10%                    | 7 yrs    |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>High Band</i> | A       | 80            | 100,000               | Single       |               | 8.75                  | 4.00       | 0% / 10%                     | 7 yrs    | Included    |
| ATHENE IA<br>AccuMax 7 MVA <i>Low Band</i>   | A       | 83            | 10,000                | Single       |               |                       | 3.90       | 10% / 10%                    | 7 yrs    |             |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 7® LOAN  | A       | 85            | 2,000 QL<br>5,000 NQ  | FPA          | 5.00          |                       | 3.90       | 0% / 10%                     | 7 yrs    | Optional    |

# Fixed Indexed Annuities

www.fmiAgent.com

| Carrier / Product 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<br>NWL IMPACT 7S® LOAN  | A       | 85            | 2,000 <sup>QL</sup><br>5,000 <sup>NQ</sup> | FPA            | 5.00          |                       | 3.90       | 0% / 10%                     | 7 yrs    | Optional    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA <i>Low Band</i>          | A       | 85            | 25,000                                     | Single         |               | 21.00                 | 3.85       | 10% / 10%                    | 7 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 7 MVA                            | A-      | 85            | 5,000                                      | FPA            |               | 9.25                  | 3.75       | Int / 10%                    | 7 yrs    |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>Low Band</i>   | A       | 80            | 25,000                                     | Single         |               | 7.75                  | 3.75       | 0% / 10%                     | 7 yrs    | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Guaranteed Income Builder MVA | A       | 85            | 25,000                                     | Single         |               | 10.00                 | 3.25       | 10% / 10%                    | 7 yrs    | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Income Multiplier Benefit MVA | A       | 85            | 25,000                                     | Single         |               | 10.00                 | 3.25       | 10% / 10%                    | 7 yrs    | Included    |
| ATHENE IA<br>Athene Performance Elite® 7 CA MVA                                       | A       | 83            | 10,000                                     | Single         |               | 10.25                 | 3.00       | 10% / 10%                    | 7 yrs    |             |
| ATHENE IA<br>Athene Performance Elite® 7 Plus CA MVA, ROP, FEE                        | A       | 83            | 10,000                                     | Single         | 5.00          | 10.25                 | 3.00       | 10% / 10%                    | 7 yrs    |             |
| ATHENE IA<br>Agility 7 MVA  | A       | 83            | 10,000                                     | Single         |               | 5.75                  | 2.90       | 10% / 10%                    | 7 yrs    | Included    |
| ATHENE IA<br>Agility 7 CA MVA   | A       | 83            | 10,000                                     | Single         |               | 5.75                  | 2.90       | 10% / 10%                    | 7 yrs    | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA <i>High Band</i>              | A       | 85            | 100,000                                    | Single         |               | 8.00                  | 2.75       | 10% / 10%                    | 7 yrs    | Optional    |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>High Band</i>                     | A+      | 85            | 100,000                                    | 1 Year or Less |               | 6.00                  | 2.55       | 10% / 10%                    | 7 yrs    | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA <i>Low Band</i>               | A       | 85            | 10,000                                     | Single         |               | 7.75                  | 2.50       | 10% / 10%                    | 7 yrs    | Optional    |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>Low Band</i>                      | A+      | 85            | 25,000                                     | 1 Year or Less |               | 5.70                  | 2.40       | 10% / 10%                    | 7 yrs    | Included    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>California IncomeShield 7 MVA                | A-      | 80            | 5,000                                      | FPA            |               | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    | Included    |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 7 MVA                           | A-      | 80            | 5,000                                      | FPA            |               | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    | Included    |
| 5-Year Surrender Period   |         |               |  |                |               |                       |            |                              |          |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>High Band</i>                   | A       | 85            | 100,000                                    | FPA            |               | 9.60                  | 4.65       | 10% / 10%                    | 5 yrs    |             |

# Fixed Indexed Annuities

www.fmiAgent.com

| Carrier / Product 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 |
|---|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| AMERICO<br>Elite 5 LOAN   | A       | 90            | 10,000      | Single       |               |                       | 4.60       | Int / 10%                    | 5 yrs    | 🔄           |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>High Band</i>              | A       | 85            | 100,000     | Single       |               | 11.00                 | 4.50       | 0% / 10%                     | 5 yrs    |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA <i>High Band</i>         | A       | 85            | 100,000     | Single       |               | 22.00                 | 4.25       | 10% / 10%                    | 5 yrs    |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>Low Band</i>                    | A       | 85            | 10,000      | FPA          |               | 8.50                  | 4.25       | 10% / 10%                    | 5 yrs    |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA <i>High Band</i>                    | A       | 85            | 100,000     | FPA          |               | 8.75                  | 4.25       | 10% / 10%                    | 5 yrs    |             |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>Low Band</i>               | A       | 85            | 25,000      | Single       |               | 10.00                 | 4.25       | 0% / 10%                     | 5 yrs    |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA <i>Low Band</i>          | A       | 85            | 25,000      | Single       |               | 21.00                 | 4.10       | 10% / 10%                    | 5 yrs    |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA <i>Low Band</i>                     | A       | 85            | 10,000      | FPA          |               | 8.00                  | 4.00       | 10% / 10%                    | 5 yrs    |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 5 MVA                            | A-      | 85            | 5,000       | FPA          |               | 8.50                  | 3.35       | Int / 10%                    | 5 yrs    |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Guaranteed Income Builder MVA | A       | 85            | 25,000      | Single       |               | 9.00                  | 3.00       | 10% / 10%                    | 5 yrs    | Included    |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Income Multiplier Benefit MVA | A       | 85            | 25,000      | Single       |               | 9.00                  | 3.00       | 10% / 10%                    | 5 yrs    | Included    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>Low Band</i>                    | A       | 85            | 10,000      | FPA          |               |                       |            | 10% / 10%                    | 5 yrs    | Optional    |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>High Band</i>                   | A       | 85            | 100,000     | FPA          |               |                       |            | 10% / 10%                    | 5 yrs    | Optional    |



# SPIA Products

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| Carrier / Product Name   | AM Best | Issue Age Owner | Issue Age Annuitant | Min Prem QL | Min Prem NQ |
|--|---------|-----------------|---------------------|-------------|-------------|
| American Equity Investment Life Insurance Company   AM Best: A-      |         |                 |                     |             |             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>SPIA-1                      | A-      | 90              | 90                  | \$10,000    | \$10,000    |
| American General Life Insurance Company   AM Best: A                 |         |                 |                     |             |             |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway Immediate Annuity | A       | 90              | 90                  | \$10,000    | \$10,000    |
| American National Insurance Company   AM Best: A                     |         |                 |                     |             |             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium (SPIA)                  | A       | 90              | 90                  | \$3,500     | \$15,000    |
| Global Atlantic Financial Group   AM Best: A                         |         |                 |                     |             |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Forecertain                       | A       | 90              | 90                  | \$25,000    | \$25,000    |
| Lincoln Financial Group   AM Best: A                                 |         |                 |                     |             |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln Insured Income Immediate Annuity  | A       | 80              | 80                  | \$10,000    | \$10,000    |
| Mutual of Omaha   AM Best: A+  |         |                 |                     |             |             |
| MUTUAL OF OMAHA<br>Income Access                                     | A+      | 75              | 75                  | \$100,000   | \$10,000    |
| MUTUAL OF OMAHA<br>Ultra Income                                      | A+      | 85              | 0                   | \$100,000   | \$10,000    |
| National Western Life   AM Best: A                                   |         |                 |                     |             |             |
| NATIONAL WESTERN LIFE<br>SPIA  | A       | 99              | 99                  | \$5,000     | \$5,000     |
| North American Company   AM Best: A+                                 |         |                 |                     |             |             |
| NORTH AMERICAN COMPANY<br>NA Income                                  | A+      | 85              | 85                  | \$25,000    | \$25,000    |
| Protective Life   AM Best: A+  |         |                 |                     |             |             |
| PROTECTIVE LIFE<br>ProPayer Income Annuity                           | A+      | 99              | 99                  | \$50,000    | \$50,000    |