

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 MVA	A	90	25,000	2 yrs	3% / 3%	12/22/2023	5.05	2 yrs	5.05	5.05
Rate Guaranteed 3-Years										
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	11/15/2023	5.45	3 yrs	5.45	5.45
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	11/15/2023	5.35	3 yrs	5.35	5.35
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	12/22/2023	5.35	3 yrs	5.35	5.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	12/14/2023	5.20	3 yrs	5.20	5.20
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/22/2023	5.15	3 yrs	5.15	5.15
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/22/2023	5.15	3 yrs	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	12/01/2023 ↶ 01/01/2024	5.15 5.15	3 yrs ↻	0.00 5.15 ↔ 5.15	5.15 5.15
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	11/15/2023	5.10	3 yrs	5.10	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/01/2023 ↶ 01/01/2024	5.00 5.00	3 yrs ↻	0.00 5.00 ↔ 5.00	5.00 5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	12/14/2023	4.95	3 yrs	4.95	4.95
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/22/2023	4.90	3 yrs	4.90	4.90
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/22/2023	4.90	3 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/01/2023 ↶ 01/01/2024	4.90 4.90	3 yrs ↻	0.00 4.90 ↔ 4.90	4.90 4.90

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	12/22/2023	4.75	3 yrs ↻	4.75	4.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	12/22/2023	4.30	3 yrs ↻	4.30	4.30
Rate Guaranteed 4-Years										
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	12/22/2023	5.85	4 yrs	5.85	5.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/26/2023	5.10	4 yrs ↻	5.10	5.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/26/2023	3.00	4 yrs ↻	3.00	3.00
Rate Guaranteed 5-Years										
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	12/22/2023	5.95	5 yrs	5.95	5.95
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	12/22/2023	5.95	5 yrs	5.95	5.95
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	11/15/2023	5.65	5 yrs	5.65	5.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	11/15/2023	5.60	5 yrs	5.60	5.60
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	12/22/2023	5.40	5 yrs	5.40	5.40
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	12/26/2023	5.40	5 yrs	5.40	5.40
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	12/22/2023	5.35	5 yrs	5.35	5.35
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	11/15/2023	5.35	5 yrs	5.35	5.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/14/2023	5.35	5 yrs	5.35	5.35
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	12/19/2023	5.30	5 yrs	5.30	5.30
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/15/2023 ↻ 01/02/2024	5.25 4.90	5 yrs	-0.35 5.25 ↓ 4.90	5.25 4.90

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	12/01/2023 ↩ 01/01/2024	5.25 5.25	5 yrs ↻	0.00 5.25 ↔ 5.25	5.25 5.25
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	12/01/2023	5.25	5 yrs ↻	5.25	5.25
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	12/22/2023	5.15	5 yrs	5.15	5.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/26/2023	5.10	5 yrs ↻	5.10	5.10
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	12/22/2023	5.10	5 yrs	5.10	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/01/2023 ↩ 01/01/2024	5.10 5.10	5 yrs ↻	0.00 5.10 ↔ 5.10	5.10 5.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	12/14/2023	5.10	5 yrs	5.10	5.10
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	12/26/2023	5.05	5 yrs	5.05	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/01/2023 ↩ 01/01/2024	5.00 5.00	5 yrs ↻	0.00 5.00 ↔ 5.00	5.00 5.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	12/22/2023	4.95	5 yrs ↻	4.95	4.95
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	12/01/2023	4.95	5 yrs ↻	4.95	4.95
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	12/15/2023 ↩ 01/02/2024	4.80 4.45	5 yrs	-0.35 4.80 ↓ 4.45	4.80 4.45
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	12/01/2023	4.80	5 yrs ↻	4.80	4.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	12/22/2023	4.70	5 yrs ↻	4.70	4.70
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/26/2023	4.30	5 yrs	4.30	4.30

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/26/2023	3.15	5 yrs	3.15	3.15
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	12/22/2023	5.95	6 yrs	5.95	5.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2023 ↩ 01/01/2024	5.25 5.25	6 yrs	0.00 5.25 5.25	5.25 5.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/26/2023	5.10	6 yrs	5.10	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2023 ↩ 01/01/2024	5.10 5.10	6 yrs	0.00 5.10 5.10	5.10 5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2023 ↩ 01/01/2024	5.00 5.00	6 yrs	0.00 5.00 5.00	5.00 5.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/26/2023	3.15	6 yrs	3.15	3.15
Rate Guaranteed 7-Years										
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	12/22/2023	5.95	7 yrs	5.95	5.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2023 ↩ 01/01/2024	5.45 5.45	7 yrs	0.00 5.45 5.45	5.45 5.45
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	12/22/2023	5.40	7 yrs	5.40	5.40
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	12/26/2023	5.40	7 yrs	5.40	5.40
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	12/22/2023	5.35	7 yrs	5.35	5.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	12/14/2023	5.35	7 yrs	5.35	5.35

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/01/2023 ↩ 01/01/2024	5.30 5.30	7 yrs ↻	0.00 5.30 ↔ 5.30	5.30 5.30
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	12/01/2023	5.30	7 yrs ↻	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/01/2023 ↩ 01/01/2024	5.20 5.20	7 yrs ↻	0.00 5.20 ↔ 5.20	5.20 5.20
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	12/22/2023	5.15	7 yrs	5.15	5.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	12/15/2023 ↩ 01/02/2024	5.15 4.85	7 yrs	-0.30 5.15 ↓ 4.85	5.15 4.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/26/2023	5.10	7 yrs ↻	5.10	5.10
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	12/22/2023	5.10	7 yrs	5.10	5.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	12/14/2023	5.10	7 yrs	5.10	5.10
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	12/26/2023	5.05	7 yrs	5.05	5.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	12/22/2023	5.00	7 yrs ↻	5.00	5.00
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	12/01/2023	5.00	7 yrs ↻	5.00	5.00
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	12/01/2023	4.85	7 yrs ↻	4.85	4.85
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	12/15/2023 ↩ 01/02/2024	4.70 4.40	7 yrs	-0.30 4.70 ↓ 4.40	4.70 4.40
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	12/22/2023	4.70	7 yrs ↻	4.70	4.70
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/26/2023	4.30	7 yrs	4.30	4.30

MYGA Products

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/26/2023	3.20	7 yrs	3.20	3.20
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.45 5.45	8 yrs	0.00 5.45 5.45	5.45 5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.30 5.30	8 yrs	0.00 5.30 5.30	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.20 5.20	8 yrs	0.00 5.20 5.20	5.20 5.20
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.45 5.45	9 yrs	0.00 5.45 5.45	5.45 5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.30 5.30	9 yrs	0.00 5.30 5.30	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.20 5.20	9 yrs	0.00 5.20 5.20	5.20 5.20
Rate Guaranteed 10-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.45 5.45	10 yrs	0.00 5.45 5.45	5.45 5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2023 ↪ 01/01/2024	5.30 5.30	10 yrs	0.00 5.30 5.30	5.30 5.30

MYGA Products

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2023 ↩ 01/01/2024	5.20 5.20	10 yrs	0.00 5.20 ↔ 5.20	5.20 5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/26/2023	5.10	10 yrs	5.10	5.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/26/2023	3.20	10 yrs	3.20	3.20
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25

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 MVA <i>High Band</i>	A	80	10 yrs	100,000	10% / 10%	12/01/2023 ↪ 01/01/2024	1 yr	0.00 4.10 ↕ 4.10	0.00 5.00 ↕ 5.00		4.59 4.59	3.32 3.32
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	12/01/2023 ↪ 01/01/2024	1 yr	0.00 4.00 ↕ 4.00	0.00 5.00 ↕ 5.00		4.49 4.49	3.31 3.31
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	A	85	10 yrs	5,000	10% / 10%	12/22/2023	1 yr	1.75	1.00		1.85	1.62
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA <i>High Band</i>	A	80 NQ	9 yrs	200,000	10% / 10%	08/07/2023	1 yr	5.50	0.00		5.50	1.49
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	08/07/2023	1 yr	5.00	0.00		5.00	1.44
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	12/01/2023	1 yr	4.75	1.00		4.87	0.75
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	12/01/2023	1 yr	4.60	1.00		4.72	0.73
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	12/01/2023 ↪ 01/01/2024	1 yr	0.00 3.60 ↕ 3.60	0.00		3.60 3.60	3.07 3.07
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>High Band</i>	A	80 NQ	7 yrs	200,000	10% / 10%	08/07/2023	1 yr	5.50	0.00		5.50	1.63
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>Low Band</i>	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	08/07/2023	1 yr	5.00	0.00		5.00	1.56

Traditional Fixed Products

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AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>High Band</i>	A	Owner: 85 Annuitant: 95	7 yrs	100,000	10% / 10%	12/01/2023 ↪ 01/01/2024	2 yrs	0.00 4.60 ↔ 4.60	0.00 2.00 ↔ 2.00		4.88 4.88	3.73 3.73
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>	A	Owner: 85 Annuitant: 95	7 yrs	2,000 QL 5,000 NQ	10% / 10%	12/01/2023 ↪ 01/01/2024	2 yrs	0.00 4.50 ↔ 4.50	0.00 2.00 ↔ 2.00		4.78 4.78	3.71 3.71
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>High Band</i>	A	85	5 yrs	100,000	10% / 10%	12/01/2023 ↪ 01/01/2024	2 yrs	0.00 4.55 ↔ 4.55	0.00 1.00 ↔ 1.00		4.75 4.75	3.81 3.81
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	12/01/2023 ↪ 01/01/2024	2 yrs	0.00 4.45 ↔ 4.45	0.00 1.00 ↔ 1.00		4.65 4.65	3.78 3.78

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 Athene Performance Elite® 15 MVA	A	73	10,000	Single	11.00 to 15.00	9.25	4.50	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A	73	10,000	Single	14.00 to 20.00	9.25	4.50	10% / 10%	15 yrs	
NATIONAL WESTERN LIFE NWL Ultra Future® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.75 to 9.00		3.60	0% / 10%	15 yrs	Optional
14-Year Surrender Period										
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	8.00	6.50	2.90	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	12.00	6.50	2.90	0% / 10%	14 yrs	
13-Year Surrender Period										
NATIONAL WESTERN LIFE NWL Ultra Classic® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA			4.50	0% / 10%	13 yrs	Optional
10-Year Surrender Period										
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single		12.25	5.45	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single		11.25	5.20	0% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA		10.00	4.75	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less		8.75	4.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less		8.75	4.40	10% / 20%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA		9.50	4.35	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.25	10% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA		9.00	4.25	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 NAC Control. X MVA	A+	79	20,000	Single		9.00	4.15	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.75	4.15	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.75	4.15	10% / 20%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	4.10	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA		8.50	4.00	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		8.00	4.00	0% / 10%	10 yrs	Included
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 12.00	8.50	3.80	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A	78	10,000	Single	8.00 to 18.00	8.50	3.80	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single		7.00	3.75	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN	A+	75	50,000	Single		11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Income - Split Bonus MVA, LOAN	A+	75	50,000	Single	5.00	11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA		10.50	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	10.50	3.50	0% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A	Owner: 85 Annuitant: 80	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.00		3.35	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		10.00	3.25	0% / 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 ForeIncome II 10 With Guaranteed Income Builder MVA	A	85	25,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA	A	85	25,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A-	80	5,000	FPA	10.00	6.00	3.00	Int / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	11.00	8.50	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	16.00	8.50	3.00	10% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA		9.00	2.95	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	7.00	6.00	2.80	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	10.00	6.00	2.80	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	7.00	5.75	2.80	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	10.00	5.75	2.80	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	8.50	2.75	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Focus Income MVA, LOAN	A+	85	50,000	Single		8.00	2.75	0% / 10%	10 yrs	Included

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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 Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single		8.00	2.75	10% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	10 yrs	Multiple
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single		7.75	2.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less		5.00	2.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. 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 Ultimate One Index 9 LOAN	A	85	10,000	Single		8.85	4.55	0% / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	9 yrs	
AMERICO Ultimate One Index 9 Bonus (411) LOAN	A	80	10,000	Single		4.00 to 5.00	7.55	3.80	0% / 10%	9 yrs
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	10.00	6.00	3.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. 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. 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. 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 Performance Choice 8 MVA	A+	85	20,000	FPA		8.25	4.35	0% / 10%	8 yrs	
7-Year Surrender Period										
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		10.75	5.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	10.75	5.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA		10.50	4.85	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single		12.00	4.85	0% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A	83	100,000	Single			4.65	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single		11.00	4.60	0% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A	83	10,000	Single			4.55	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.50	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA		10.00	4.45	10% / 10%	7 yrs	
AMERICO Ultimate One Index 7 LOAN	A	90	10,000	Single		8.60	4.40	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	4.35	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA		9.50	4.35	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA		9.00	4.10	10% / 10%	7 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00		3.90	0% / 10%	7 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
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A	Owner: 85 Annuitant: 80	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		7.00	3.75	Int / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single		7.75	3.75	0% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single		6.75	3.50	0% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP 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 ForeIncome II 7 With Income Multiplier Benefit MVA	A	85	25,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		10.75	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	10.75	3.00	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A	83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A	83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP 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 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 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 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. California IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
5-Year Surrender Period										
AMERICO Elite 5 LOAN	A	90	10,000	Single			5.25	Int / 10%	5 yrs	🔄

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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
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.75	4.80	0% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA		10.25	4.75	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.60	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single		10.75	4.55	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	4.45	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA		9.50	4.35	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA		9.25	4.25	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA		9.00	4.00	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA		6.50	3.35	Int / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP 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 ForeIncome II 5 With Income Multiplier Benefit MVA	A	85	25,000	Single		9.00	3.00	10% / 10%	5 yrs	Included

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+	75	75	\$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