

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 3-Years										
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	02/07/2024 ↩ 02/21/2024	5.20 4.95	3 yrs	-0.25 5.20 ↓ 4.95	5.20 4.95
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	02/07/2024 ↩ 02/21/2024	5.15 4.95	3 yrs	-0.20 5.15 ↓ 4.95	5.15 4.95
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	01/19/2024	5.00	3 yrs	5.00	5.00
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	01/19/2024	5.00	3 yrs	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	01/29/2024 ↩ 02/20/2024	4.95 4.95	3 yrs	0.00 4.95 ↔ 4.95	4.95 4.95
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	02/07/2024 ↩ 02/21/2024	4.90 4.70	3 yrs	-0.20 4.90 ↓ 4.70	4.90 4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2024	4.80	3 yrs ↻	4.80	4.80
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	01/19/2024	4.75	3 yrs	4.75	4.75
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	01/19/2024	4.75	3 yrs	4.75	4.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	01/16/2024	4.75	3 yrs ↻	4.75	4.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	01/29/2024 ↩ 02/20/2024	4.70 4.70	3 yrs	0.00 4.70 ↔ 4.70	4.70 4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2024	4.65	3 yrs ↻	4.65	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2024	4.55	3 yrs ↻	4.55	4.55

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	01/16/2024	4.30	3 yrs ↻	4.30	4.30
Rate Guaranteed 4-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	02/05/2024	4.75	4 yrs ↻	4.75	4.75
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	02/05/2024	3.00	4 yrs ↻	3.00	3.00
Rate Guaranteed 5-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2024	5.45	5 yrs ↻	5.45	5.45
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	↻ 02/07/2024 ↻ 02/21/2024	5.30 5.05	5 yrs	-0.25 5.30 ↓ 5.05	5.30 5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2024	5.30	5 yrs ↻	5.30	5.30
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	↻ 12/19/2023 ↻ 02/23/2024	5.30 5.00	5 yrs	-0.30 5.30 ↓ 5.00	5.30 5.00
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	↻ 02/07/2024 ↻ 02/21/2024	5.25 5.05	5 yrs	-0.20 5.25 ↓ 5.05	5.25 5.05
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	01/19/2024	5.20	5 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2024	5.20	5 yrs ↻	5.20	5.20
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	01/19/2024	5.15	5 yrs	5.15	5.15
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	↻ 02/07/2024 ↻ 02/21/2024	5.00 4.80	5 yrs	-0.20 5.00 ↓ 4.80	5.00 4.80
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/12/2024	5.00	5 yrs	5.00	5.00







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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	A	85	100,000	5 yrs	10% / 10%	01/29/2024 ↩ 02/20/2024	5.00 5.00	5 yrs	0.00 5.00 ↔ 5.00	5.00 5.00
ATHENE IA Athene Max Rate 5 MVA Low Band	A	83	10,000	5 yrs	Int / Int	01/19/2024	4.95	5 yrs	4.95	4.95
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs ↻	0% / Int	01/16/2024	4.95	5 yrs ↻	4.95	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	A	83	10,000	5 yrs	Int / Int	01/19/2024	4.90	5 yrs	4.90	4.90
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	4.90 4.90	5 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	02/05/2024	4.75	5 yrs ↻	4.75	4.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	A	85	10,000	5 yrs	10% / 10%	01/29/2024 ↩ 02/20/2024	4.75 4.75	5 yrs	0.00 4.75 ↔ 4.75	4.75 4.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA Low Band	A+	90	20,000	5 yrs ↻	0% / Int	01/16/2024	4.70	5 yrs ↻	4.70	4.70
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	02/01/2024	4.70	5 yrs ↻	4.70	4.70
PROTECTIVE LIFE Secure Saver 5 MVA Mid Band	A+	85	25,000	5 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	4.55 4.55	5 yrs	0.00 4.55 ↔ 4.55	4.55 4.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA Low Band	A	85	10,000	5 yrs	10% / 10%	02/12/2024	4.50	5 yrs	4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP High Band	A+	89	50,000	5 yrs ↻	10% / 10%	02/01/2024	4.35	5 yrs ↻	4.35	4.35
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP Low Band	A+	89	5,000	5 yrs ↻	10% / 10%	02/01/2024	4.20	5 yrs ↻	4.20	4.20
PROTECTIVE LIFE Secure Saver 5 MVA Low Band	A+	85	10,000	5 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	3.80 3.80	5 yrs	0.00 3.80 ↔ 3.80	3.80 3.80

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	02/05/2024	3.15	5 yrs	3.15	3.15
Rate Guaranteed 6-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2024	5.45	6 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2024	5.30	6 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	02/01/2024	5.20	6 yrs	5.20	5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA High Band	A	85	100,000	10 yrs	0% / 15%	02/05/2024	4.75	6 yrs	4.75	4.75
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	02/05/2024	3.15	6 yrs	3.15	3.15
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2024	5.45	7 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2024	5.30	7 yrs	5.30	5.30
ATHENE IA Athene Max Rate 7 MVA High Band	A	83	100,000	7 yrs	Int / Int	01/19/2024	5.20	7 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	02/01/2024	5.20	7 yrs	5.20	5.20
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A	83	100,000	7 yrs	Int / Int	01/19/2024	5.15	7 yrs	5.15	5.15
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	01/16/2024	5.00	7 yrs	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	01/29/2024 02/20/2024	5.00 5.25	7 yrs	+0.25 5.00 5.25	5.00 5.25
ATHENE IA Athene Max Rate 7 MVA Low Band	A	83	10,000	7 yrs	Int / Int	01/19/2024	4.95	7 yrs	4.95	4.95
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	02/12/2024	4.95	7 yrs	4.95	4.95
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A	83	10,000	7 yrs	Int / Int	01/19/2024	4.90	7 yrs	4.90	4.90

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PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	4.90 4.90	7 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	02/01/2024	4.80	7 yrs ↻	4.80	4.80
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	02/05/2024	4.75	7 yrs ↻	4.75	4.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	01/29/2024 ↩ 02/20/2024	4.75 5.00	7 yrs	+0.25 4.75 ↑ 5.00	4.75 5.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs ↻	0% / Int	01/16/2024	4.70	7 yrs ↻	4.70	4.70
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	4.55 4.55	7 yrs	0.00 4.55 ↔ 4.55	4.55 4.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	02/12/2024	4.50	7 yrs	4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs ↻	10% / 10%	02/01/2024	4.45	7 yrs ↻	4.45	4.45
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP Low Band	A+	88	5,000	7 yrs ↻	10% / 10%	02/01/2024	4.30	7 yrs ↻	4.30	4.30
PROTECTIVE LIFE Secure Saver 7 MVA Low Band	A+	85	10,000	7 yrs	10% / 10%	02/13/2024 ↩ 02/27/2024	3.80 3.80	7 yrs	0.00 3.80 ↔ 3.80	3.80 3.80
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	02/05/2024	3.20	7 yrs ↻	3.20	3.20
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2024	5.45	8 yrs ↻	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2024	5.30	8 yrs ↻	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2024	5.20	8 yrs ↻	5.20	5.20

MYGA Products

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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%	02/01/2024	5.45	9 yrs 	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%	02/01/2024	5.30	9 yrs 	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%	02/01/2024	5.20	9 yrs 	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%	02/01/2024	5.35	10 yrs	5.35	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2024	5.20	10 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2024	5.10	10 yrs	5.10	5.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	02/05/2024	4.75	10 yrs	4.75	4.75
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	02/05/2024	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 High Band	A	80	10 yrs	100,000	10% / 10%	02/01/2024	1 yr	4.10	5.00		4.59	3.37
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA Low Band	A	80	10 yrs	5,000	10% / 10%	02/01/2024	1 yr	4.00	5.00		4.49	3.36
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	A	85	10 yrs	5,000	10% / 10%	02/13/2024	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 High Band	A	80 NQ	9 yrs	200,000	10% / 10%	01/08/2024	1 yr	5.00	0.00		5.00	1.44
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA Low Band	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	01/08/2024	1 yr	4.50	0.00		4.50	1.38
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible High Band	A+	89	8 yrs	50,000	10% / 10%	02/01/2024	1 yr	4.15	1.00		4.27	0.67
MUTUAL OF OMAHA Bonus Flexible Low Band	A+	89	8 yrs	5,000	10% / 10%	02/01/2024	1 yr	4.00	1.00		4.12	0.66
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	02/01/2024	1 yr	3.60	0.00		3.60	2.86
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA High Band	A	80 NQ	7 yrs	200,000	10% / 10%	01/08/2024	1 yr	5.00	0.00		5.00	1.56
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP High Band	A	Owner: 85 Annuitant: 95	7 yrs	100,000	10% / 10%	02/01/2024	2 yrs	4.60	2.00		4.88	3.56
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP Low Band	A	Owner: 85 Annuitant: 95	7 yrs	2,000 QL 5,000 NQ	10% / 10%	02/01/2024	2 yrs	4.50	2.00		4.78	3.53
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA Low Band	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	01/08/2024	1 yr	4.50	0.00		4.50	1.49
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP High Band	A	85	5 yrs	100,000	10% / 10%	02/01/2024	2 yrs	4.55	1.00		4.75	3.66

Traditional Fixed Products

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AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	02/01/2024	2 yrs	4.45	1.00		4.65	3.62

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	8.00	4.00	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A	73	10,000	Single	14.00 to 20.00	8.00	4.00	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	9.00 to 21.00	5.50	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	13.00 to 25.00	5.50	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA <i>Low Band</i>	A+	75	20,000	FPA	8.00	5.50	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA <i>High Band</i>	A+	75	75,000	FPA	12.00	5.50	2.55	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		11.00	5.00	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single		10.00	4.75	0% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA		9.50	4.50	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
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA		9.00	4.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		17.00	4.20	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		16.75	4.10	10% / 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
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		12.00	4.00	0% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA		8.50	4.00	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA		8.00	4.00	10% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	75	25,000	1 Year or Less		12.00	4.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA		11.00	3.75	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less		7.50	3.65	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		7.50	3.65	10% / 20%	10 yrs	
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single		7.50	3.55	0% / 10%	10 yrs	Optional
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 LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less		11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	11.25	3.50	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less		6.50	3.40	10% / 10%	10 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
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less		6.50	3.40	10% / 20%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	12.00	12.00	3.35	10% / 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
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 12.00	7.00	3.30	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A	78	10,000	Single	8.00 to 18.00	7.00	3.30	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	85	25,000	Single	12.00	11.75	3.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	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 <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00	8.50	3.25	0% / 10%	10 yrs	
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	5.00	6.00	3.00	Int / 10%	10 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
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	11.00	7.00	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	16.00	7.00	3.00	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		6.00	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	9.00	2.85	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
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
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single		5.00	2.75	0% / 10%	10 yrs	Included
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
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	75	25,000	1 Year or Less		8.00	2.50	0% / 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 Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	7.00 to 16.00	5.00	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	10.00 to 19.00	5.00	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	7.00 to 16.00	4.75	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	10.00 to 19.00	4.75	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA <i>Low Band</i>	A+	79	20,000	FPA	7.00	4.75	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA <i>High Band</i>	A+	79	75,000	FPA	10.00	4.75	2.45	0% / 10%	10 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
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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single				10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single				10% / 10%	10 yrs	
9-Year Surrender Period										
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA		8.50	4.00	Int / 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	5.00	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
8-Year Surrender Period										
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA		7.00	3.60	0% / 10%	8 yrs	
7-Year Surrender Period										
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.00	4.85	0% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA		9.75	4.60	10% / 10%	7 yrs	Optional

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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 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single		10.00	4.60	0% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		9.25	4.50	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	9.25	4.50	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single		16.00	4.40	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single		15.75	4.30	10% / 10%	7 yrs	
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>High Band</i>	A	85	100,000	FPA		9.50	4.20	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A	83	100,000	Single			4.15	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA		8.75	4.10	10% / 10%	7 yrs	Optional
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A	83	10,000	Single			4.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA		8.50	4.00	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
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
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	75	25,000	1 Year or Less		11.00	3.85	0% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		7.00	3.75	Int / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less		11.50	3.75	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	11.50	3.75	0% / 10%	7 yrs	Optional

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA Low Band	A	85	25,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA Low Band	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 High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00	8.00	3.10	0% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		9.25	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	9.25	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 High Band	A	85	100,000	Single		8.00	2.75	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less		8.50	2.75	0% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA High Band	A	80	100,000	Single		5.75	2.75	0% / 10%	7 yrs	Included
PROTECTIVE LIFE Protective Income Builder MVA High Band	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 Low Band	A	85	10,000	Single		7.75	2.50	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA Low Band	A	80	25,000	Single		4.75	2.50	0% / 10%	7 yrs	Included
PROTECTIVE LIFE Protective Income Builder MVA Low Band	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

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AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single				10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single				10% / 10%	7 yrs	
5-Year Surrender Period										
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.00	4.75	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		16.00	4.50	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA		9.50	4.50	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single		10.00	4.50	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single		15.75	4.40	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA		9.00	4.15	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA		8.50	4.00	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA		8.50	3.85	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	75	25,000	1 Year or Less		10.50	3.75	0% / 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 <i>Low Band</i>	A	85	25,000	Single		9.00	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	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 <i>High Band</i>	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included

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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single				10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single				10% / 10%	5 yrs	

SPIA Products

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Carrier / Product Name	AM Best	Issue Age Owner	Issue Age Annuitant	Min Prem QL	Min Prem NQ
American Equity Investment Life Insurance Company AM Best: A-					
AMER. EQUITY INVESTMENT LIFE INS. CO. SPIA-1	A-	90	90	\$10,000	\$10,000
American General Life Insurance Company AM Best: A					
AMERICAN GENERAL LIFE INS. CO. American Pathway Immediate Annuity	A	90	90	\$10,000	\$10,000
American National Insurance Company AM Best: A					
AMERICAN NATIONAL INSURANCE CO. Palladium (SPIA)	A	90	90	\$3,500	\$15,000
Global Atlantic Financial Group AM Best: A					
GLOBAL ATLANTIC FINANCIAL GROUP Forecertain	A	90	90	\$25,000	\$25,000
Lincoln Financial Group AM Best: A					
LINCOLN FINANCIAL GROUP Lincoln Insured Income Immediate Annuity	A	80	80	\$10,000	\$10,000
Mutual of Omaha AM Best: A+					
MUTUAL OF OMAHA Income Access	A+	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