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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 3	-Years			n			
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	А	85	100,000	3 yrs	10% / 10%	02/26/2024	5.10	3 yrs	5.10	5.10
ATHENE IA Athene Max Rate 3 MVA High Band	А	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 High Band	А	85	100,000	3 yrs	Int / Int	01/19/2024	5.00	3 yrs	5.00	5.00
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Mid Band	A-	85	100,000	3 yrs	0% / 10%	02/21/2024	4.95	3 yrs	4.95	4.95
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	02/21/2024	4.95	3 yrs	4.95	4.95
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 Low Band	А	85	10,000	3 yrs	10% / 10%	02/26/2024	4.85	3 yrs	4.85	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	А	90	250,000	10 yrs 🕽	10% / 10%	03/01/2024	4.80	3 yrs	4.80	4.80
ATHENE IA Athene Max Rate 3 MVA Low Band	А	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>	А	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 High Band	A+	90	100,000	3 yrs 🕽	0% / Int	01/16/2024	4.75	3 yrs	4.75	4.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	02/21/2024	4.70	3 yrs	4.70	4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	А	90	100,000	10 yrs 🕽	10% / 10%	03/01/2024	4.65	3 yrs	4.65	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	А	90	5,000	10 yrs 🕽	10% / 10%	03/01/2024	4.55	3 yrs 🕽	4.55	4.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs	0% / Int	01/16/2024	4.30	3 yrs 🕽	4.30	4.30
			Rate Guaranteed	-Years						
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	А	85	100,000	10 yrs 🕽	0% / 15%	02/05/2024	4.75	4 yrs G	4.75	4.75
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA Low Band	А	85	25,000	10 yrs 🕽	0% / 15%	02/05/2024	3.00	4 yrs C	3.00	3.00

79 Products Page 1 of 6

3/4/2024





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AMERICAN NATIONAL INSURANCE CO. A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.55 5.55 5.55 AMERICAN NATIONAL INSURANCE CO. A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.40 </th <th>Carrier / Product Name</th> <th>AM Best</th> <th>Max Issue Age</th> <th>Min Premium</th> <th>SC Years</th> <th>Free Withdrawal Yr 1 Yr 2+</th> <th>Last Change</th> <th>Current Rate</th> <th>Years Rate GTD</th> <th>Base Rate</th> <th>GTD Yield Surrender</th>	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
Palladium MYG Annuity S MAA High Band A 90 250,000 10 yrs 3 10% / 10% 0301/2024 5.55 5.55 5.55 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity S MAA Low Band A 90 100,000 10 yrs 3 10% / 10% 03/01/2024 5.40 5.yrs 3 5.40 5.40 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity S MAA Low Band A 80 5000 10 yrs 3 10% / 10% 03/01/2024 5.20 5.yrs 3 5.20 5.20 ATHENE IA Athene Max Rate S (MAA High Band A 83 100,000 5 yrs 1nt / Int 01/19/2024 5.15 5.15 5.15 LINCOLN FIRANCIAL GROUP A 85 100,000 5 yrs 10% / 10% 02/27/2024 5.15 5 yrs 5.15 5.15 GLOBAL ATLANTIC FINANCIAL GROUP A 85 100,000 5 yrs 10% / 10% 02/21/2024 5.15 5 yrs 5.05 5.05 GLOBAL ATLANTIC FINANCIAL GROUP A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 5.05 Guarant				Rate Guaranteed 5	-Years						
Palladium MYG Annuity 5 MVA Mid Band A 90 100,000 10 yrs C 10% 10% 03/01/2024 5.40 5.40 5.40 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity S MVA Mid Band A 90 5.000 10 yrs C 10% / 10% 03/01/2024 5.30 5 yrs C 5.30 5.30 ATHENE IA Athene Max Rate 5 MVA High Band A 83 100,000 5 yrs Int / Int 01/19/2024 5.15 5 yrs 5.15 5.15 ATHENE IA Athene Max Rate 5 MVA High Band A 83 100,000 5 yrs Int / Int 01/19/2024 5.15 5 yrs 5.15 5.15 LINCOLIN FINANCIAL GROUP Secure Fore 5 High Band A 85 100,000 5 yrs 0% / 10% 02/27/2024 5.15 5 yrs 5.15 GLOBAL ATLANTIC FINANCIAL GROUP Secure Fore 5 High Band A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 GLOBAL ATLANTIC FINANCIAL GROUP Secure Fore 5 High Band A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05		А	90	250,000	10 yrs ${old C}$	10% / 10%	03/01/2024	5.55	5 yrs C	5.55	5.55
Palladium MYG Annuity 5 MVA Low Band A 90 5,000 10 yrs C 10% / 10% 0300/2024 5,30 5,30 5,30 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 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 LINCOLN FINANCIAL GROUP A 85 100,000 5 yrs 10% / 10% 02/26/2024 5.15 5 yrs 5.15 5.15 GLOBAL ATLANTIC FINANCIAL GROUP A 85 100,000 5 yrs 0% / 10% 02/26/2024 5.05 5 yrs 5.05 5.05 AMER. EQUITY INVESTMENT LIFE INS. CO. A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 AMER. EQUITY INVESTMENT LIFE INS. CO. A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs		А	90	100,000	10 yrs ${old C}$	10% / 10%	03/01/2024	5.40	5 yrs G	5.40	5.40
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 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 INCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i> A 85 100,000 5 yrs 10% / 10% 02/27/2024 5.15 5 yrs 5.15 5.15 GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> A 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.15 5.15 AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MA <i>Mad Band</i> A 85 250,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 NATIONAL LIFE GROUP RetireMax Secure 5 Loan A 85 100,000 5 yrs 0% / 10% 02/23/2024 5.00 5 yrs 5.05 5.05 NATIONAL LIFE GROUP RetireMax Secure 5 Loan A 83 100,000 5 yrs 0% / 10% 02/23/2024 5.00		А	90	5,000	10 yrs ${old C}$	10% / 10%	03/01/2024	5.30	5 yrs G	5.30	5.30
Athene Max Rate 5 (state specific) MVA High Band A B3 100,000 5 yrs Int / Int 01/19/2024 5.15 5 yrs 5.15		А	83	100,000	5 yrs	Int / Int	01/19/2024	5.20	5 yrs	5.20	5.20
Lincoln MYGuarantee Plus 5 MVA High Band A 85 100,000 5 yrs 10% / 10% 02/27/2024 5.15 5 yrs 5.15 5.15 GLOBAL ATLANTIC FINANCIAL GROUP SecureFor 5 High Band A 85 100,000 5 yrs 10% / 10% 02/26/2024 5.15 5 yrs 5.15 5.15 5.15 AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA High Band A- 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA High Band A- 85 250,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 NATIONAL LIFE GROUP RetireMax Secure 5 LOAN A+ 85 100,000 5 yrs 0% / 10% 02/23/2024 5.00 5 yrs 4.95 4.95 NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA Low Band A 83 100,000 5 yrs 0% / Int 01/16/2024 4.95 5 yrs 4.95 4.95 Athene Max Rate 5 (state specific) MVA Low Band A 83 10,000 5 yrs Int / Int 01/16/2024 <		А	83	100,000	5 yrs	Int / Int	01/19/2024	5.15	5 yrs	5.15	5.15
SecureFore 5 High Band A 85 100,000 5 yrs 10% / 10% 02/26/2024 5.15 5 yrs 5.15 5.15 AMER. EQUITY INVESTMENT LIFE INS. CO. A- 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 AMER. EQUITY INVESTMENT LIFE INS. CO. A- 85 250,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 NATIONAL LIFE GROUP A- 85 100,000 5 yrs 0% / 10% 02/21/2024 5.00 5 yrs 5.05 5.05 NATIONAL LIFE GROUP A+ 85 100,000 5 yrs 0% / 10% 02/21/2024 5.00 5 yrs 5.00 5.05 ATHENE IA A+ 85 100,000 5 yrs 0% / 10% 01/19/2024 4.95 5 yrs 4.95 4.95 NORTH AMERICAN COMPANY 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 10,00		А	85	100,000	5 yrs	10% / 10%	02/27/2024	5.15	5 yrs	5.15	5.15
GuaranteeShield 5 MVA Mid Band A- 85 100,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA High Band A- 85 250,000 5 yrs 0% / 10% 02/21/2024 5.05 5 yrs 5.05 5.05 NATIONAL LIFE GROUP RetireMax Secure 5 LOAN A+ 85 100,000 5 yrs 0% / 10% 02/23/2024 5.00 5 yrs 5.00 5.00 ATHENE IA Athene Max Rate 5 MVA Low Band A 83 100,000 5 yrs 0% / 10% 02/23/2024 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 83 100,000 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 83 100,000 5 yrs 10% / 10% 02/27/2024 4.90 5 yrs 4.90		А	85	100,000	5 yrs	10% / 10%	02/26/2024	5.15	5 yrs	5.15	5.15
Guarantee Shield 5 MVA High BandA-85250,0005 yrs $0\% / 10\%$ $02/21/2024$ 5.05 $5.yrs$ 5.05 5.05 NATIONAL LIFE GROUP RetireMax Secure 5 LOANA+85 $100,000$ $5 yrs$ $0\% / 10\%$ $02/23/2024$ 5.00 $5 yrs$ 5.00 5.00 ATHENE IA Athene Max Rate 5 MVA Low BandA83 $10,000$ $5 yrs$ Int / Int $01/19/2024$ 4.95 $5 yrs$ 4.95 NORTH AMERICAN COMPANY MAC Guarantee Plus 5 MVA High BandA+90 $100,000$ $5 yrs$ $0\% / Int$ $01/16/2024$ 4.95 $5 yrs$ 4.95 ATHENE IA Athene Max Rate 5 (state specific) MVA Low BandA83 $10,000$ $5 yrs$ $0\% / Int$ $01/19/2024$ 4.95 $5 yrs$ 4.95 PROTECTIVE LIFE Secure Saver 5 MVA High BandA+85 $75,000$ $5 yrs$ $10\% / 10\%$ $02/27/2024$ 4.90 $5 yrs$ 4.90 PROTECTIVE LIFE Secure Saver 5 MVA High BandA+85 $75,000$ $5 yrs$ $10\% / 10\%$ $02/27/2024$ 4.90 $5 yrs$ 4.90		A-	85	100,000	5 yrs	0% / 10%	02/21/2024	5.05	5 yrs	5.05	5.05
RetireMax Secure 5 LOAN A+ 85 100,000 5 yrs 0% / 10% 02/23/2024 5.00 5 yrs 5.00	t	A-	85	250,000	5 yrs	0% / 10%	02/21/2024	5.05	5 yrs	5.05	5.05
Athene Max Rate 5 MVA Low BandA8310,0005 yrsInt / Int01/19/20244.955 yrs4.954.95NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High BandA+90100,0005 yrs C0% / Int01/16/20244.955 yrs C4.954.954.95ATHENE IA Athene Max Rate 5 (state specific) MVA Low BandA8310,0005 yrsInt / Int01/19/20244.905 yrs4.904.90PROTECTIVE LIFE Secure Saver 5 MVA High BandA+8575,0005 yrs10% / 10% $02/27/2024$ 4.905 yrs 4.90 4.90		A+	85	100,000	5 yrs	0% / 10%	02/23/2024	5.00	5 yrs	5.00	5.00
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 5.00 4.90 5.00 4.90 5.00		А	83	10,000	5 yrs	Int / Int	01/19/2024	4.95	5 yrs	4.95	4.95
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 PROTECTIVE LIFE Secure Saver 5 MVA High Band A+ 85 75,000 5 yrs 10% / 10% 02/27/2024 4.90 5 yrs 4.90 4.90		A+	90	100,000	5 yrs	0% / Int	01/16/2024	4.95	5 yrs C	4.95	4.95
PROTECTIVE LIFE A+ 85 75,000 5 yrs 10% / 10% 02/27/2024 4.90 5 yrs 4.90 4.90 Secure Saver 5 MVA High Band A+ 85 75,000 5 yrs 10% / 10% 90/2/27/2024 5.00 5 yrs 4.90 4.90		А	83	10,000	5 yrs	Int / Int	01/19/2024	4.90	5 yrs	4.90	4.90
		A+	85	75,000	5 yrs	10% / 10%			5 yrs	4.90	
GLOBAL ATLANTIC FINANCIAL GROUP A 85 10,000 5 yrs 10% / 10% 02/26/2024 4.90 5 yrs 4.90 SecureFore 5 Low Band A 85 10,000 5 yrs 10% / 10% 02/26/2024 4.90 5 yrs 4.90		A	85	10,000	5 yrs	10% / 10%	02/26/2024	4.90	5 yrs	4.90	4.90
MUTUAL OF OMAHA A+ 89 25,000 5 yrs 🖸 10% / 10% 03/01/2024 4.85 5 yrs 🛱 4.85 4.85 Ultra Premier 5 мva		A+	89	25,000	5 yrs 🕽	10% / 10%	03/01/2024	4.85	5 yrs	4.85	4.85

79 Products Page 2 of 6





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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
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA Low Band	A-	85	10,000	5 yrs	0% / 10%	02/21/2024	4.80	5 yrs	4.80	4.80
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA High Band	А	85	100,000	10 yrs ${\cal G}$	0% / 15%	02/05/2024	4.75	5 yrs	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
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	02/27/2024 • 03/05/2024	4.55 4.65	5 yrs	+0.10 4.55 ↑ 4.65	4.55 4.65
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA Low Band	А	85	10,000	5 yrs	10% / 10%	02/27/2024	4.50	5 yrs	4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 mva, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	03/01/2024	4.50	5 yrs	4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs 🕻	10% / 10%	03/01/2024	4.35	5 yrs	4.35	4.35
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	02/27/2024 ♀ 03/05/2024	3.80 3.90	5 yrs	+0.10 3.80 ↑ 3.90	3.80 3.90
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	А	85	25,000	10 yrs 🕽	0% / 15%	02/05/2024	3.15	5 yrs ${old C}$	3.15	3.15
			Rate Guaranteed 6-	Years						
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	А	90	250,000	10 yrs	10% / 10%	03/01/2024	5.55	6 yrs ${old C}$	5.55	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	А	90	100,000	10 yrs 🕽	10% / 10%	03/01/2024	5.40	6 yrs	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	А	90	5,000	10 yrs 🕽	10% / 10%	03/01/2024	5.30	6 yrs 🕽	5.30	5.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA High Band	А	85	100,000	10 yrs ${\cal G}$	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	А	85	25,000	10 yrs ${\cal C}$	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 <i>High Band</i>	А	90	250,000	10 yrs 3	10% / 10%	03/01/2024	5.55	7 yrs G	5.55	5.55

79 Products Page 3 of 6

3/4/2024





www.fmiAgent.com

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	А	90	100,000	10 yrs	10% / 10%	03/01/2024	5.40	7 yrs G	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	А	90	5,000	10 yrs G	10% / 10%	03/01/2024	5.30	7 yrs	5.30	5.30
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	А	85	100,000	7 yrs	10% / 10%	02/26/2024	5.25	7 yrs	5.25	5.25
ATHENE IA Athene Max Rate 7 MVA High Band	А	83	100,000	7 yrs	Int / Int	01/19/2024	5.20	7 yrs	5.20	5.20
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	А	83	100,000	7 yrs	Int / Int	01/19/2024	5.15	7 yrs	5.15	5.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	А	85	100,000	7 yrs	10% / 10%	02/27/2024	5.00	7 yrs	5.00	5.00
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 G	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	А	85	10,000	7 yrs	10% / 10%	02/26/2024	5.00	7 yrs	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 7 mva	A+	88	25,000	7 yrs 🕽	10% / 10%	03/01/2024	5.00	7 yrs G	5.00	5.00
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	А	83	10,000	7 yrs	Int / Int	01/19/2024	4.95	7 yrs	4.95	4.95
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	А	83	10,000	7 yrs	Int / Int	01/19/2024	4.90	7 yrs	4.90	4.90
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	02/27/2024 ♀ 03/05/2024	4.90 5.00	7 yrs	+0.10 4.90 ↑ 5.00	4.90 5.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	А	85	100,000	10 yrs	0% / 15%	02/05/2024	4.75	7 yrs	4.75	4.75
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 G	4.70	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs 🕽	10% / 10%	03/01/2024	4.65	7 yrs G	4.65	4.65
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	02/27/2024 ♀ 03/05/2024	4.55 4.65	7 yrs	+0.10 4.55 ↑ 4.65	4.55 4.65

79 Products
Page 4 of 6
3/4/2024
Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
Surrender Charges restart after 30-day withdrawal window





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LINCOLN FINANCIAL GROUP Luncoh MYCLAND BAND A 85 10.000 7 yrs 10% / 10% 0.02/27/202 4.50 7 yrs 4.50 4.50 MUTUAL OF OMAHA Ultra - Secure Plus 7 MIN, COV BAND A+ 88 5.000 7 yrs 10% / 10% 0.301/202 4.50 7 yrs 4.50 4.50 PROFECTIVE LIFE Socure SWR7 MIN, COV BAND A+ 85 10.000 7 yrs 10% / 10% 0.02/27/202 3.80 7 yrs 3.80 3.90	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
Ultra - Secure Plus 7 MVA, ROP Low Band A+ B8 5.000 7 yrs 10% / 10% 0.301/2024 4.80 7 yrs 4.30 PROTECTIVE LIFE Secure Saver 7 MVA. Low Band A+ 85 10.000 7 yrs 10% / 10% $\phi_{03305/2024}$ 3.80 7 yrs $\frac{3.80}{3.90}$ 3.80 AMERICAN GENERAL LIFE INS. CO. American Pathway Vision/WY 67 MVA. Low Band A 85 25.000 10 yrs C 0% / 15% 02205/2024 3.20 7 yrs 5.30 3.20 AMERICAN NATIONAL INSURANCE CO. Paladulum MYG Annulty 8 MVA ket/and Band A 90 250.000 10 yrs C 10% / 10% 0301/2024 5.45 8 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Paladulum MYG Annulty 8 MVA ket/and Band A 90 250.000 10 yrs C 10% / 10% 0301/2024 5.45 9 yrs C 5.45 5.45 Paladulum MYG Annulty 8 MVA ket/and Band A 90 250.000 10 yrs C 10% / 10% 0301/2024 5.45 9 yrs C 5.45 5.45 Paladulum MYG Annulty 9 MVA ket/and A		А	85	10,000	7 yrs	10% / 10%	02/27/2024	4.50	7 yrs	4.50	4.50
PROTECTIVE LIFE Secure Saver 7 M/A Low Band A+ B5 10000 7 yrs 10% / 10% 02/05/2024 3.80 7 yrs 3.80 3.90 3.80 3.90 AMERICAN GENERAL LIFE INS.CO. A 85 25.000 10 yrs C 0% / 15% 0.20/05/2024 3.20 7 yrs C 3.20 3.20 AMERICAN RATIONAL INSURANCE CO. Palladium MYG Annuity 8 M/A Mag Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 8 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 M/A Mag Band A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.45 8 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 M/A Mag Band A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 M/A King Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Pall		A+	88	5,000	7 yrs 🕽	10% / 10%	03/01/2024	4.50	7 yrs G	4.50	4.50
American Pathway VisionMYG 7 MVA Low Band A 85 25,000 10 yrs C 0% / 15% 0% / 15% 02/05/2024 3.20 7 yrs C 3.20 3.20 Rate Guaranteed 8-Years MERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Migh Band</i> A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.30 8 yrs C 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Migh Band</i> A 90 5.000 10 yrs C 10% / 10% 03/01/2024 5.45 8 yrs C 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Migh Band</i> A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. A 90 5.000 10 yrs C 10% / 10% 03/01/2024 5.35 10		A+	85	10,000	7 yrs	10% / 10%			7 yrs	3.80 1	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity B Mva. <i>High Band</i> A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 8 yrs C 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity B Mva. <i>Mad Band</i> A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.30 8 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity B Mva. <i>Low Band</i> A 90 5,000 10 yrs C 10% / 10% 03/01/2024 5.20 8 yrs C 5.20 5.20 MERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 Mva <i>High Band</i> A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 Mva <i>High Band</i> A 90 5,000 10 yrs C 10% / 10% 03/01/2024 5.30 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 Mva <i>Low Band</i> A 90 5,000 10 yrs C 10% / 10% 03/01/2024 5.30 9 yrs C 5.20 5.20		А	85	25,000	10 yrs 🕽	0% / 15%	02/05/2024	3.20	7 yrs C	3.20	3.20
Palladium MYG Annuity 8 MVA High Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 8 yrs C 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.20 8 yrs C 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band A 90 5,000 10 yrs C 10% / 10% 03/01/2024 5.20 8 yrs C 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.30 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 5.000 10 yrs C 10% / 10% 03/01/2024 5.20 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band A 90 250,000 10 yrs 10% / 1				Rate Guaranteed 8-	Years						
Palladium MYG Annuity 8 MVA Mid Band A 90 100,000 10 yrs 5 10% / 10% 03/01/2024 5.30 8 yrs 5 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band A 90 5.000 10 yrs 5 10% / 10% 03/01/2024 5.20 8 yrs 5 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 250,000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 100,000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band A 90 5.000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.30 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band A 90 250,000 10 yrs<10% / 10%		А	90	250,000	10 yrs 🕽	10% / 10%	03/01/2024	5.45	8 yrs C	5.45	5.45
Palladium MYG Annuity 8 MA Low Band A 90 5,00 10 yrs 5 10% / 10% 03/01/2024 5,20 8 yrs 5 5,20 5,20 Rate Guaranteed 9-Years AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MAA <i>Hugh Band</i> A 90 250,000 10 yrs 5 10% / 10% 03/01/2024 5,45 9 yrs 5 5,45 5,45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MAA <i>Hugh Band</i> A 90 100,000 10 yrs 5 10% / 10% 03/01/2024 5,45 9 yrs 5 5,30 5,30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MAA <i>Hugh Band</i> A 90 5,000 10 yrs 5 10% / 10% 03/01/2024 5,20 9 yrs 5 5,20 5,20 5,20 Control of the stand to the s		А	90	100,000	10 yrs 🕽	10% / 10%	03/01/2024	5.30	8 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.45 9 yrs C 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Aid Band A 90 100,000 10 yrs C 10% / 10% 03/01/2024 5.30 9 yrs C 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band A 90 5,000 10 yrs C 10% / 10% 03/01/2024 5.20 9 yrs C 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band A 90 250,000 10 yrs C 10% / 10% 03/01/2024 5.35 10 yrs 5.35 5.35 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> A 90 250,000 10 yrs 10% / 10% 03/01/2024 5.35 10 yrs 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i> A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.20 10 yrs 5.20 <t< td=""><td></td><td>А</td><td>90</td><td>5,000</td><td>10 yrs 🕽</td><td>10% / 10%</td><td>03/01/2024</td><td>5.20</td><td>8 yrs</td><td>5.20</td><td>5.20</td></t<>		А	90	5,000	10 yrs 🕽	10% / 10%	03/01/2024	5.20	8 yrs	5.20	5.20
Palladium MYG Annuity 9 MVA High Band A 90 250,000 10 yrs 5 10% / 10% 03/01/2024 5.45 9 yrs 5 5.45 5.45 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i> A 90 100,000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i> A 90 5,000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.20 5.20 5.20 Control of the stand				Rate Guaranteed 9-	Years						
Palladium MYG Annuity 9 MVA <i>Mid Band</i> A 90 100,000 10 yrs 5 10% / 10% 03/01/2024 5.30 9 yrs 5 5.30 5.30 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i> A 90 5,000 10 yrs 5 10% / 10% 03/01/2024 5.20 9 yrs 5 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> A 90 250,000 10 yrs 10% / 10% 03/01/2024 5.35 10 yrs 5.35 5.35 5.35 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> A 90 100,000 10 yrs 10% / 10% 03/01/2024 5.35 10 yrs 5.35 5.35 5.35 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i> A 90 100,000 10 yrs 10% / 10% 03/01/2024 5.10 10 yrs 5.10		А	90	250,000	10 yrs 🕽	10% / 10%	03/01/2024	5.45	9 yrs	5.45	5.45
Palladium MYG Annuity 9 MVA Low Band A 90 5,000 10 yrs \$ 10% / 10% 03/01/2024 5.20 9 yrs \$ 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% 03/01/2024 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% 03/01/2024 5.20 10 yrs 5.20 5.20 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i> A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.20 10 yrs 5.10 5.20 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% 03/01/2024 5.10 10 yrs 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10		А	90	100,000	10 yrs 🕽	10% / 10%	03/01/2024	5.30	9 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band A 90 250,000 10 yrs 10% / 10% 03/01/2024 5.35 10 yrs 5.35 5.35 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band A 90 100,000 10 yrs 10% / 10% 03/01/2024 5.20 10 yrs 5.20 5.10		А	90	5,000	10 yrs C	10% / 10%	03/01/2024	5.20	9 yrs	5.20	5.20
Palladium MYG Annuity 10 MVA High Band A 90 250,000 10 yrs 10% / 10% 03/01/2024 5.35 10 yrs 5.35 5.35 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band A 90 100,000 10 yrs 10% / 10% 03/01/2024 5.20 10 yrs 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.10 10 yrs 5.20 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.10 10 yrs 5.10 5.10 AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA High Band A 85 100,000 10 yrs 0% / 15% 02/05/2024 4.75 10 yrs 4.75 4.75 AMERICAN GENERAL LIFE INS. CO. A 85 25 000 10 yrs 0% / 15% 02/05/2024 4.75 10 yrs 3.20				Rate Guaranteed 10	-Years						
Palladium MYG Annuity 10 MVA Mid Band A 90 100,000 10 yrs 10% / 10% 03/01/2024 5.20 10 yrs 5.20 5.20 AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.10 10 yrs 5.10 5.10 AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA High Band A 85 100,000 10 yrs 0% / 15% 02/05/2024 4.75 10 yrs 4.75 AMERICAN GENERAL LIFE INS. CO. A 85 25 000 10 yrs 0% / 15% 02/05/2024 3.20 10 yrs 4.75 4.75		А	90	250,000	10 yrs	10% / 10%	03/01/2024	5.35	10 yrs	5.35	5.35
Palladium MYG Annuity 10 MVA Low Band A 90 5,000 10 yrs 10% / 10% 03/01/2024 5.10 10 yrs 5.10 AMERICAN GENERAL LIFE INS. CO. A 85 100,000 10 yrs 0% / 15% 02/05/2024 4.75 10 yrs 4.75 4.75 AMERICAN GENERAL LIFE INS. CO. A 85 100,000 10 yrs 0% / 15% 02/05/2024 4.75 10 yrs 4.75 4.75		А	90	100,000	10 yrs	10% / 10%	03/01/2024	5.20	10 yrs	5.20	5.20
American Pathway VisionMYG 10 MVA High Band A 85 100,000 10 yrs 0% / 15% 02/05/2024 4. /5 10 yrs 4. /5 AMERICAN GENERAL LIFE INS. CO. A 85 35 000 10 yrs 0% / 15% 02/05/2024 4. /5 10 yrs 4. /5		А	90	5,000	10 yrs	10% / 10%	03/01/2024	5.10	10 yrs	5.10	5.10
		А	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 Low Band	А	85	25,000	10 yrs	0% / 15%	02/05/2024	3.20	10 yrs	3.20	3.20

79 Products Page 5 of 6

3/4/2024





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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+		Current Rate		Base Rate	
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	А	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 Premiun Rate Bonus	n CUR Yield Surrender	GTD Yield Surrender
		<u> </u>	1()-Year Surrender	Period				<u>.</u>		
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA High Band	А	80	10 yrs	100,000	10% / 10%	03/01/2024	1 yr	4.10	5.00	4.59	3.37
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA Low Band	А	80	10 yrs	5,000	10% / 10%	03/01/2024	1 yr	4.00	5.00	4.49	3.36
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	А	85	10 yrs	5,000	10% / 10%	03/04/2024	1 yr	1.75	1.00	1.85	1.62
			9	-Year Surrender I	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	А	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 I	Period						
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	03/01/2024	1 yr	4.35	1.00	4.47	0.70
MUTUAL OF OMAHA Bonus Flexible Low Band	A+	89	8 yrs	5,000	10% / 10%	03/01/2024	1 yr	4.20	1.00	4.32	0.68
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	А	99	8 yrs	5,000 QL	0% / 10%	03/01/2024	1 yr	3.60	0.00	3.60	2.86
			7	-Year Surrender I	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	А	Owner: 85 Annuitant: 95	7 yrs	100,000	10% / 10%	03/01/2024	2 yrs	4.60	2.00	4.88	3.56
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP Low Band	А	Owner: 85 Annuitant: 95	7 yrs	2,000 QL 5,000 NQ	10% / 10%	03/01/2024	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 I	Period						
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP High Band	A	85	5 yrs	100,000	10% / 10%	03/01/2024	2 yrs	4.55	1.00	4.75	3.66

14 Products Page 1 of 2

3/4/2024





3/4/2024

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. Wealth Quest Citadel 5 Diamond ROP Low Band	А	85	5 yrs	5,000	10% / 10%	03/01/2024	2 yrs	4.45	1.00		4.65	3.62





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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 S	Gurrender Period							
ATHENE IA Athene Performance Elite® 15 мva	А	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	А	73	10,000	Single	14.00 to 20.00	8.00	4.00	10% / 10%	15 yrs	
NATIONAL WESTERN LIFE NWL Ultra Future® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.75 to 9.00		3.00	0% / 10%	15 yrs	Optional
		14-Year S	Surrender Period							
NORTH AMERICAN COMPANY Charter Plus 14 MVA Low Band	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 High Band	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 Low Band	A+	75	20,000	FPA	8.00	5.50	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA High Band	A+	75	75,000	FPA	12.00	5.50	2.55	0% / 10%	14 yrs	
		13-Year S	Surrender Period							
NATIONAL WESTERN LIFE NWL Ultra Classic® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA			4.50	0% / 10%	13 yrs	Optional
		10-Year S	Surrender Period							
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	А	75	100,000	Single		11.25	5.00	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA Low Band	А	75	25,000	Single		10.25	4.75	0% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA High Band	А	80	100,000	FPA		9.50	4.50	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	А	80	5,000 QL 10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA High Band	А	80	100,000	FPA		9.00	4.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA High Band	А	85	100,000	Single		17.00	4.20	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	А	85	25,000	Single		16.75	4.10	10% / 10%	10 yrs	

134 Products Page 1 of 9 Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.





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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 Low Band	А	80	10,000	FPA		8.50	4.00	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA Low Band	А	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 High Band	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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA High Band	A	85	100,000	Single	12.00	13.00	3.45	10% / 10%	10 yrs	

134 Products Page 2 of 9





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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 MVA Low Band	A+	79	20,000	1 Year or Less		6.50	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP Low Band	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 Low Band	А	85	25,000	Single	12.00	12.75	3.35	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 мvA	А	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	А	78	10,000	Single	8.00 to 18.00	7.00	3.30	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA Low Band	А	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 High Band	А	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 Low Band	А	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 High Band	А	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	А	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA mva	А	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus MVA	А	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) мva	А	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	А	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 мva	A-	80	5,000	FPA	5.00	6.00	3.00	Int / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	11.00	7.00	3.00	0% / 5%	10 yrs	

134 Products





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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 Plus CA MVA, ROP, FEE	А	78	10,000	Single	16.00	7.00	3.00	10% / 10%	10 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.00		3.00	0% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA High Band	А	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>	А	85	100,000	Single		8.00	2.75	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA Low Band	А	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 Low Band	А	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 High Band	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) Low Band	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) High Band	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 Low Band	A+	79	20,000	FPA	7.00	4.75	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA High Band	A+	79	75,000	FPA	10.00	4.75	2.45	0% / 10%	10 yrs	

134 Products Page 4 of 9

3/4/2024





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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 мva	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 мva	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 мvA	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 Low Band	A	85	25,000	Single				10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA High Band	A	85	100,000	Single				10% / 10%	10 yrs	
		9-Year Sı	urrender 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	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00		3.15	10% / 10%	9 yrs	Optional
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00		3.15	10% / 10%	9 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA мva	A-	80	5,000	FPA	5.00	6.00	3.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA муа	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 мva	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 мva	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	9 yrs	Included
		8-Year Sı	urrender Period							
NORTH AMERICAN COMPANY Performance Choice 8 мva	A+	85	20,000	FPA		7.00	3.60	0% / 10%	8 yrs	
		7-Year St	urrender Period							
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	А	85	100,000	Single		11.25	4.85	0% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA High Band	А	85	100,000	FPA		9.75	4.60	10% / 10%	7 yrs	Optional

134 Products Page 5 of 9

3/4/2024





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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 Low Band	А	85	25,000	Single		10.25	4.60	0% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 мva	А	83	10,000	Single		9.25	4.50	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	А	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>	А	85	100,000	Single		16.00	4.40	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA Low Band	А	85	25,000	Single		15.75	4.30	10% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 мva	А	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA High Band	А	85	100,000	FPA		9.50	4.20	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA High Band	А	83	100,000	Single			4.15	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA Low Band	А	85	10,000	FPA		8.75	4.10	10% / 10%	7 yrs	Optional
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	А	83	10,000	Single			4.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA Low Band	А	85	10,000	FPA		8.50	4.00	10% / 10%	7 yrs	
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
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA Low Band	А	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	А	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included

134 Products Page 6 of 9





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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 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	А	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00		3.15	0% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	А	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00		3.15	0% / 10%	7 yrs	Optional
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 мva	А	83	10,000	Single		9.25	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	А	83	10,000	Single	5.00	9.25	3.00	10% / 10%	7 yrs	
ATHENE IA Agility 7 mva	А	83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA mva	А	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>	А	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	А	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	А	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	А	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 мva	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included

134 Products Page 7 of 9

3/4/2024





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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Ar Bonus P-	Any nnual -to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
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 Low Band	А	85	25,000	Single				10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA High Band	А	85	100,000	Single				10% / 10%	7 yrs	
		5-Year Sı	Irrender Period							
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band	А	85	100,000	Single		11.25	4.75	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA High Band	А	85	100,000	Single	:	16.00	4.50	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA High Band	А	85	100,000	FPA		9.50	4.50	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA Low Band	А	85	25,000	Single	:	10.25	4.50	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA Low Band	А	85	25,000	Single	:	15.75	4.40	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA High Band	А	85	100,000	FPA		9.00	4.15	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA Low Band	А	85	10,000	FPA		8.50	4.00	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA Low Band	А	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 Low Band	А	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 High Band	А	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 Low Band	А	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 High Band	А	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included

134 Products Page 8 of 9 Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.





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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA Low Band	А	85	25,000	Single			10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA High Band	А	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	А	90	90	\$10,000	\$10,000
American National Insurance Company AM Best: A					
AMERICAN NATIONAL INSURANCE CO. Palladium (SPIA)	А	90	90	\$3,500	\$15,000
Global Atlantic Financial Group AM Best: A					
GLOBAL ATLANTIC FINANCIAL GROUP Forecertain	А	90	90	\$25,000	\$25,000
Lincoln Financial Group AM Best: A					
LINCOLN FINANCIAL GROUP Lincoln Insured Income Immediate Annuity	А	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	А	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

10 Products Page 1 of 1

