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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						
ATHENE IA Athene Max Rate 3 MVA High Band	А	85	100,000	3 yrs	Int / Int	04/12/2024	5.15	3 yrs	5.15	5.15
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	А	85	100,000	3 yrs	Int / Int	04/12/2024	5.15	3 yrs	5.15	5.15
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	А	85	100,000	3 yrs	10% / 10%	03/25/2024	5.00	3 yrs	5.00	5.00
ATHENE IA Athene Max Rate 3 MVA Low Band	А	85	10,000	3 yrs	Int / Int	04/12/2024	4.90	3 yrs	4.90	4.90
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	А	85	10,000	3 yrs	Int / Int	04/12/2024	4.90	3 yrs	4.90	4.90
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs	0% / Int	04/04/2024	4.90	3 yrs 🕽	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	А	90	250,000	10 yrs 🕽	10% / 10%	04/01/2024	4.80	3 yrs 🕻	4.80	4.80
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Mid Band	A-	85	100,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 Low Band	А	85	10,000	3 yrs	10% / 10%	03/25/2024	4.75	3 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	А	90	100,000	10 yrs 🕽	10% / 10%	04/01/2024	4.65	3 yrs 🕻	4.65	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	А	90	5,000	10 yrs 🕽	10% / 10%	04/01/2024	4.55	3 yrs 🕽	4.55	4.55
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	03/13/2024	4.50	3 yrs	4.50	4.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs	0% / Int	04/04/2024	4.45	3 yrs 🕽	4.45	4.45
			Rate Guaranteed 4	-Years						
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	А	85	100,000	10 yrs 🕽	0% / 15%	03/11/2024	5.00	4 yrs C	5.00	5.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA Low Band	А	85	25,000	10 yrs 🕽	0% / 15%	03/11/2024	3.00	4 yrs C	3.00	3.00

79 Products Page 1 of 5

4/15/2024





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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 5	5-Years						
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	А	90	250,000	10 yrs $oldsymbol{\mathcal{G}}$	10% / 10%	04/01/2024	5.55	5 yrs 🕽	5.55	5.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA High Band	А	85	100,000	5 yrs	10% / 10%	04/15/2024	5.50	5 yrs	5.50	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	А	90	100,000	10 yrs	10% / 10%	04/01/2024	5.40	5 yrs 3	5.40	5.40
ATHENE IA Athene Max Rate 5 MVA High Band	А	83	100,000	5 yrs	Int / Int	04/12/2024	5.35	5 yrs	5.35	5.35
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	А	83	100,000	5 yrs	Int / Int	04/12/2024	5.30	5 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	А	90	5,000	10 yrs	10% / 10%	04/01/2024	5.30	5 yrs	5.30	5.30
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	04/09/2024 ♀ 04/16/2024	5.25 5.25	5 yrs	0.00 5.25 () 5.25	5.25 5.25
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs	0% / Int	04/04/2024	5.20	5 yrs 🕽	5.20	5.20
ATHENE IA Athene Max Rate 5 MVA Low Band	А	83	10,000	5 yrs	Int / Int	04/12/2024	5.10	5 yrs	5.10	5.10
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	А	83	10,000	5 yrs	Int / Int	04/12/2024	5.05	5 yrs	5.05	5.05
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	А	85	100,000	5 yrs	10% / 10%	03/25/2024	5.05	5 yrs	5.05	5.05
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	А	85	100,000	10 yrs ${old C}$	0% / 15%	03/11/2024	5.00	5 yrs 🕽	5.00	5.00
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
MUTUAL OF OMAHA Ultra Premier 5 mva	A+	89	25,000	5 yrs	10% / 10%	04/01/2024	5.00	5 yrs	5.00	5.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA Low Band	A+	90	20,000	5 yrs	0% / Int	04/04/2024	4.95	5 yrs	4.95	4.95
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	04/09/2024 ♀ 04/16/2024	4.90 4.90	5 yrs	0.00 4.90 ## 4.90	4.90 4.90

79 Products Page 2 of 5

4/15/2024





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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 <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	А	85	10,000	5 yrs	10% / 10%	03/25/2024	4.80	5 yrs	4.80	4.80
MUTUAL OF OMAHA Ultra - Secure Plus 5 mva, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	04/01/2024	4.65	5 yrs 3	4.65	4.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA Low Band	A-	85	10,000	5 yrs	0% / 10%	03/13/2024	4.60	5 yrs	4.60	4.60
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA Low Band	А	85	10,000	5 yrs	10% / 10%	04/15/2024	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%	04/01/2024	4.50	5 yrs 🕽	4.50	4.50
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/09/2024 ♀ 04/16/2024	4.15 4.15	5 yrs	0.00 4.15 () 4.15	4.15 4.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	А	85	25,000	10 yrs 🕽	0% / 15%	03/11/2024	3.15	5 yrs 🕽	3.15	3.15
			Rate Guaranteed 6-	Years						
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	А	90	250,000	10 yrs 🕽	10% / 10%	04/01/2024	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%	04/01/2024	5.40	6 yrs ${old C}$	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	А	90	5,000	10 yrs 🕽	10% / 10%	04/01/2024	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 🕽	0% / 15%	03/11/2024	5.00	6 yrs 🕽	5.00	5.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA Low Band	А	85	25,000	10 yrs ${\cal C}$	0% / 15%	03/11/2024	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 🕽	10% / 10%	04/01/2024	5.55	7 yrs G	5.55	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	А	90	100,000	10 yrs ${\cal G}$	10% / 10%	04/01/2024	5.40	7 yrs C	5.40	5.40

79 Products Page 3 of 5

4/15/2024





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
ATHENE IA Athene Max Rate 7 MVA High Band	А	83	100,000	7 yrs	Int / Int	04/12/2024	5.35	7 yrs	5.35	5.35
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	А	83	100,000	7 yrs	Int / Int	04/12/2024	5.30	7 yrs	5.30	5.30
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	А	85	100,000	7 yrs	10% / 10%	04/15/2024	5.30	7 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	А	90	5,000	10 yrs 3	10% / 10%	04/01/2024	5.30	7 yrs 🕽	5.30	5.30
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	04/09/2024 ♀ 04/16/2024	5.25 5.25	7 yrs	0.00 5.25 \$.25	5.25 5.25
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	А	85	100,000	7 yrs	10% / 10%	03/25/2024	5.15	7 yrs	5.15	5.15
ATHENE IA Athene Max Rate 7 MVA Low Band	А	83	10,000	7 yrs	Int / Int	04/12/2024	5.10	7 yrs	5.10	5.10
MUTUAL OF OMAHA Ultra Premier 7 mva	A+	88	25,000	7 yrs C	10% / 10%	04/01/2024	5.10	7 yrs 3	5.10	5.10
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	А	83	10,000	7 yrs	Int / Int	04/12/2024	5.05	7 yrs	5.05	5.05
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	А	85	100,000	10 yrs 3	0% / 15%	03/11/2024	5.00	7 yrs G	5.00	5.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs G	0% / Int	04/04/2024	5.00	7 yrs G	5.00	5.00
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	04/09/2024 • 04/16/2024	4.90 4.90	7 yrs	0.00 4.90 ## 4.90	4.90 4.90
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	А	85	10,000	7 yrs	10% / 10%	03/25/2024	4.90	7 yrs	4.90	4.90
MUTUAL OF OMAHA Ultra - Secure Plus 7 mva, ROP <i>High Band</i>	A+	88	50,000	7 yrs 3	10% / 10%	04/01/2024	4.80	7 yrs G	4.80	4.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs 3	0% / Int	04/04/2024	4.70	7 yrs 🕽	4.70	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs 3	10% / 10%	04/01/2024	4.65	7 yrs G	4.65	4.65

79 Products Page 4 of 5

4/15/2024





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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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA Low Band	А	85	10,000	7 yrs	10% / 10%	04/15/2024	4.50	7 yrs	4.50	4.50
PROTECTIVE LIFE Secure Saver 7 MVA Low Band	A+	85	10,000	7 yrs	10% / 10%	04/09/2024 • 04/16/2024	4.15 4.15	7 yrs	0.00 4.15 () 4.15	4.15 4.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA Low Band	A	85	25,000	10 yrs ${old C}$	0% / 15%	03/11/2024	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>	А	90	250,000	10 yrs ${old C}$	10% / 10%	04/01/2024	5.45	8 yrs 🕽	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	А	90	100,000	10 yrs ${old C}$	10% / 10%	04/01/2024	5.30	8 yrs 3	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	А	90	5,000	10 yrs ${\cal G}$	10% / 10%	04/01/2024	5.20	8 yrs 🕽	5.20	5.20
			Rate Guaranteed 9-	Years						
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	А	90	250,000	10 yrs 🕽	10% / 10%	04/01/2024	5.45	9 yrs 🕽	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	А	90	100,000	10 yrs 🕽	10% / 10%	04/01/2024	5.30	9 yrs 🕽	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	А	90	5,000	10 yrs 🕽	10% / 10%	04/01/2024	5.20	9 yrs ${\cal C}$	5.20	5.20
			Rate Guaranteed 10	-Years						
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	А	90	250,000	10 yrs	10% / 10%	04/01/2024	5.35	10 yrs	5.35	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band	А	90	100,000	10 yrs	10% / 10%	04/01/2024	5.20	10 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band	А	90	5,000	10 yrs	10% / 10%	04/01/2024	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%	03/11/2024	5.00	10 yrs	5.00	5.00
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA Low Band	А	85	25,000	10 yrs	0% / 15%	03/11/2024	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

79 Products Page 5 of 5 4/15/2024





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 Premiun Rate Bonus	n CUR Yield Surrender	GTD Yield Surrender
			1()-Year Surrender	Period						
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA High Band	А	80	10 yrs	100,000	10% / 10%	04/01/2024	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%	04/01/2024	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%	04/01/2024	1 yr	4.50	1.00	4.62	0.72
MUTUAL OF OMAHA Bonus Flexible Low Band	A+	89	8 yrs	5,000	10% / 10%	04/01/2024	1 yr	4.35	1.00	4.47	0.70
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	А	99	8 yrs	5,000 QL	0% / 10%	04/01/2024	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%	04/01/2024	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%	04/01/2024	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%	04/01/2024	2 yrs	4.55	1.00	4.75	3.66

14 Products Page 1 of 2

4/15/2024





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%	04/01/2024	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	Riders
		15-Year S	Surrender 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	6.25	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	6.25	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA Low Band	A+	75	20,000	FPA	8.00	6.25	2.55	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA MVA High Band	A+	75	75,000	FPA	12.00	6.25	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 <i>High Band</i>	А	75	100,000	Single		11.50	5.10	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA Low Band	А	75	25,000	Single		10.50	4.85	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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA High Band	А	85	100,000	Single		19.00	4.45	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA Low Band	А	85	25,000	Single		18.75	4.35	10% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA High Band	А	80	100,000	FPA		9.00	4.25	10% / 10%	10 yrs	

134 Products

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.



Page 1 of 9 4/15/2024



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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	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 High Band	A+	79	75,000	1 Year or Less		8.75	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		8.75	3.65	10% / 20%	10 yrs	
NORTH AMERICAN COMPANY NAC Control. X mva	A+	79	20,000	Single		8.50	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

4/15/2024





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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	Riders
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA Low Band	A+	79	20,000	1 Year or Less		7.75	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		7.75	3.40	10% / 20%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low</i> 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	А	78	10,000	Single	11.00	7.00	3.00	0% / 5%	10 yrs	

134 Products Page 3 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	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		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 <i>Low Band</i>	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 Low Band	A+	79	20,000	FPA	7.00 to 16.00	5.75	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	5.75	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	5.50	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	5.50	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA Low Band	A+	79	20,000	FPA	7.00	5.50	2.45	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA MVA High Band	A+	79	75,000	FPA	10.00	5.50	2.45	0% / 10%	10 yrs	

134 Products Page 4 of 9

4/15/2024





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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	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 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 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 Si	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 Si	urrender Period							
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA		7.50	3.60	0% / 10%	8 yrs	
		7-Year Si	urrender Period							
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single		11.50	4.95	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	А	85	25,000	Single		10.50	4.70	0% / 10%	7 yrs	

134 Products Page 5 of 9

4/15/2024





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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	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	А	85	100,000	Single		18.00	4.65	10% / 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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA Low Band	А	85	25,000	Single		17.75	4.55	10% / 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	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA High Band	А	85	100,000	FPA		9.50	4.25	10% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	А	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
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

4/15/2024





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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	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit 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 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		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		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
PROTECTIVE LIFE Protective Income Builder MVA High Band	A+	85	100,000	1 Year or Less		6.00	2.80	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 Low Band	A+	85	25,000	1 Year or Less		5.70	2.65	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
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 mva	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included

134 Products Page 7 of 9

4/15/2024





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AM Best	Max Issue Age	Min Premium	Premium Type	Premium Annual Bonus P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
A-	80	5,000	FPA	4.50	1.70	Int / 10%	7 yrs	Included
_{nd} A	85	25,000	Single			10% / 10%	7 yrs	
and A	85	100,000	Single			10% / 10%	7 yrs	
	5-Year Si	urrender Period						
А	85	100,000	Single	11.50	4.85	0% / 10%	5 yrs	
А	85	100,000	Single	18.00	4.75	10% / 10%	5 yrs	
А	85	100,000	FPA	9.50	4.70	10% / 10%	5 yrs	
А	85	25,000	Single	17.75	4.65	10% / 10%	5 yrs	
А	85	25,000	Single	10.50	4.60	0% / 10%	5 yrs	
А	85	100,000	FPA	9.00	4.25	10% / 10%	5 yrs	
А	85	10,000	FPA	8.50	4.00	10% / 10%	5 yrs	
А	85	10,000	FPA	8.50	3.85	10% / 10%	5 yrs	
A+	75	25,000	1 Year or Less	10.50	3.75	0% / 10%	5 yrs	
A-	85	5,000	FPA	6.50	3.35	Int / 10%	5 yrs	
А	85	25,000	Single	9.00	3.00	10% / 10%	5 yrs	Included
А	85	100,000	Single	9.00	3.00	10% / 10%	5 yrs	Included
А	85	25,000	Single	9.00	3.00	10% / 10%	5 yrs	Included
А	85	100,000	Single	9.00	3.00	10% / 10%	5 yrs	Included
	Best A	BestIssue AgeA80A85	Best Issue Age Min Premium A- 80 5,000 Ad 85 25,000 Add 85 100,000 Add 85 100,000 A 85 25,000 A 85 100,000 A 85 100,000 A 85 100,000 A 85 100,000 A 85 10,000 A 85 5,000 A 85 25,000 A 85 100,000 A 85 100,000 A 85 25,000 A 85 25,000	BestIssue AgeMin PremumTypeA805,000FPAandA8525,000SingleandA85100,000SingleA85100,000SingleA85100,000SingleA85100,000SingleA85100,000SingleA85100,000FPAA8525,000SingleA8525,000SingleA85100,000FPAA85100,000FPAA85100,000FPAA85100,000FPAA85100,000FPAA85100,000FPAA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000SingleA8525,000Single	AM BestMax Issue AgeMin Premium Premium TypePremium Prope BonusAnnual Prope CapA-805,000FPA4.50Ad8525,000Single100,000Ad85100,000Single11.50A85100,000Single11.50A85100,000Single18.00A85100,000Single18.00A85100,000Single10.50A8525,000Single10.50A8525,000Single10.50A85100,000FPA9.50A85100,000FPA8.50A85100,000FPA9.00A85100,000FPA8.50A85100,000FPA8.50A85100,000FPA6.50A855,000FPA6.50A8525,000Single9.00A8525,000Single9.00A8525,000Single9.00A8525,000Single9.00A8525,000Single9.00A8525,000Single9.00	AM BestMax Issue AgeMin Premium Nin Premium TypePremium BonusAnnual Premium 	AM Best Max Issue Age Min Premium Premium Type Premium Bonus Premium Prope Bonus Prede Prope Prope Cap Free Free Withfrawal Yr 1 / Yr 2+ A- 80 5,000 FPA 4.50 1.70 Int / 10% nd A 85 25,000 Single 10% / 10% and A 85 100,000 Single 10% / 10% A 85 100,000 Single 1.50 4.85 0% / 10% A 85 100,000 Single 1.800 4.75 0% / 10% A 85 100,000 FPA 9.50 4.65 0% / 10% A 85 100,000 FPA 9.50 4.65 0% / 10% A 85 100,000 FPA 9.50 4.65 0% / 10% A 85 100,000 FPA 8.50 0% / 10% A 85 100,000 FPA 8.50 0% / 10% A 85 100,000 FPA<	AM Best Max Issue Age Min Premium Premium Type Premium Bonus Premium Premium Cap Fixed Prior Cap Utildrawal Fixed V'1.1 Yr.2+ SC Years A- 80 5.000 FPA 4.50 1.70 Int/ 10% 7 yrs nd A 85 25.000 Single 10% / 10% 7 yrs nd A 85 100.000 Single 10% / 10% 7 yrs A 85 100.000 Single 1.50 4.85 0% / 10% 5 yrs A 85 100.000 Single 18.00 4.75 10% / 10% 5 yrs A 85 100.000 FPA 9.50 4.70 10% / 10% 5 yrs A 85 100.000 FPA 9.50 4.70 10% / 10% 5 yrs A 85 100.000 FPA 9.50 4.65 10% / 10% 5 yrs A 85 100.000 FPA 9.50 4.00 10% / 10% 5 yrs

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.



4/15/2024



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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Free Withdrawal Yr 1 Yr 2+	SC Years	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 4/15/2024

