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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	Premium Bonus
Rate Guaranteed 3-Years											
ATHENE IA Athene Max Rate 3 MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	01/07/2025	4.95	3 yrs	4.95	4.95	
ATHENE IA Athene Max Rate 3 (state specific) MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	01/07/2025	4.95	3 yrs	4.95	4.95	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *High Band*	A+	90	100,000	3 yrs ↻	0% / Int	01/09/2025	4.90	3 yrs ↻	4.90	4.90	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/01/2024	4.90	3 yrs	4.90	4.90	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	01/06/2025	4.75	3 yrs	4.75	4.75	
ATHENE IA Athene Max Rate 3 MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	01/07/2025	4.70	3 yrs	4.70	4.70	
ATHENE IA Athene Max Rate 3 (state specific) MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	01/07/2025	4.70	3 yrs	4.70	4.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	4.70	3 yrs ↻	4.70	4.70	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *High Band*	A+	90	500,000	3 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.70 4.70	3 yrs	0.00 4.70 4.70	4.70 4.70	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/01/2024	4.60	3 yrs	4.60	4.60	
SECURIAN FINANCIAL SecureOption Choice 3 CA *High Band*	A+	90	500,000	3 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.60 4.60	3 yrs	0.00 4.60 4.60	4.60 4.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.55	3 yrs ↻	4.55	4.55	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Mid Band*	A+	90	100,000	3 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.55 4.55	3 yrs	0.00 4.55 4.55	4.55 4.55	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *Low Band*	A+	90	20,000	3 yrs ↻	0% / Int	01/09/2025	4.50	3 yrs ↻	4.50	4.50	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/22/2024	4.50	3 yrs	4.50	4.50	

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	01/06/2025	4.50	3 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *High Band*	A	85	250,000	3 yrs	Int / Int	01/08/2025	4.50	3 yrs	4.50	4.50	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	4.45	3 yrs ↻	4.45	4.45	
SECURIAN FINANCIAL SecureOption Choice 3 CA *Mid Band*	A+	90	100,000	3 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.45 4.45	3 yrs	0.00 4.45 4.45	4.45 4.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	100,000	3 yrs	Int / Int	01/08/2025	4.45	3 yrs	4.45	4.45	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Low Band*	A+	90	25,000	3 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.40 4.40	3 yrs	0.00 4.40 4.40	4.40 4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *High Band*	A	85	250,000	3 yrs	15% / 15%	01/08/2025	4.35	3 yrs	4.35	4.35	
SECURIAN FINANCIAL SecureOption Choice 3 CA *Low Band*	A+	90	25,000	3 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.30 4.30	3 yrs	0.00 4.30 4.30	4.30 4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	100,000	3 yrs	15% / 15%	01/08/2025	4.30	3 yrs	4.30	4.30	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/22/2024	4.20	3 yrs	4.20	4.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *High Band*	A	90	250,000	3 yrs	15% / 15%	01/08/2025	4.20	3 yrs	4.20	4.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	50,000	3 yrs	Int / Int	01/08/2025	4.15	3 yrs	4.15	4.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	100,000	3 yrs	15% / 15%	01/08/2025	4.15	3 yrs	4.15	4.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Low Band*	A	85	10,000	3 yrs	Int / Int	01/08/2025	4.05	3 yrs	4.05	4.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	50,000	3 yrs	15% / 15%	01/08/2025	3.95	3 yrs	3.95	3.95	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Low Band*	A	85	10,000	3 yrs	15% / 15%	01/08/2025	3.85	3 yrs	3.85	3.85	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Mid Band*	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *High Band*	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	50,000	3 yrs	15% / 15%	01/08/2025	3.65	3 yrs	3.65	3.65	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Low Band*	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Low Band*	A	90	10,000	3 yrs	15% / 15%	01/08/2025	3.20	3 yrs	3.20	3.20	
Rate Guaranteed 4-Years											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	4 yrs ↻	4.50	4.50	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	12/23/2024	3.75	4 yrs ↻	3.75	3.75	
Rate Guaranteed 5-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.25	5 yrs ↻	5.25	5.25	
ATHENE IA Athene Max Rate 5 MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	01/07/2025	5.20	5 yrs	5.20	5.20	
ATHENE IA Athene Max Rate 5 (state specific) MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	01/07/2025	5.15	5 yrs	5.15	5.15	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *High Band*	A+	90	100,000	5 yrs ↻	0% / Int	01/09/2025	5.15	5 yrs ↻	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.10	5 yrs ↻	5.10	5.10	
PROTECTIVE LIFE Secure Saver 5 MVA *High Band*	A+	85	75,000	5 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	5.05 5.20	5 yrs	+0.15 5.05 ↑ 5.20	5.05 5.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *High Band*	A	85	250,000	5 yrs	Int / Int	01/08/2025	5.05	5 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	5.00	5 yrs ↻	5.00	5.00	

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NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/01/2024	5.00	5 yrs	5.00	5.00	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	01/06/2025	5.00	5 yrs	5.00	5.00	
SECURIAN FINANCIAL SecureOption Choice 5 MVA *High Band*	A+	90	500,000	5 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	5.00 5.00	5 yrs	0.00 5.00 5.00	5.00 5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	100,000	5 yrs	Int / Int	01/08/2025	5.00	5 yrs	5.00	5.00	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	01/06/2025	5.00	5 yrs ↻	5.00	5.00	
ATHENE IA Athene Max Rate 5 MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	01/07/2025	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	01/07/2025	4.90	5 yrs	4.90	4.90	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *Low Band*	A+	90	20,000	5 yrs ↻	0% / Int	01/09/2025	4.90	5 yrs ↻	4.90	4.90	
SECURIAN FINANCIAL SecureOption Choice 5 CA *High Band*	A+	90	500,000	5 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.90 4.90	5 yrs	0.00 4.90 4.90	4.90 4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *High Band*	A	85	250,000	5 yrs	15% / 15%	01/08/2025	4.90	5 yrs	4.90	4.90	
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Mid Band*	A+	90	100,000	5 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.85 4.85	5 yrs	0.00 4.85 4.85	4.85 4.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	100,000	5 yrs	15% / 15%	01/08/2025	4.85	5 yrs	4.85	4.85	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *High Band*	A+	89	50,000	5 yrs ↻	10% / 10%	01/06/2025	4.80	5 yrs ↻	4.80	4.80	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	01/06/2025	4.75	5 yrs	4.75	4.75	
SECURIAN FINANCIAL SecureOption Choice 5 CA *Mid Band*	A+	90	100,000	5 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.75 4.75	5 yrs	0.00 4.75 4.75	4.75 4.75	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *High Band*	A	90	250,000	5 yrs	15% / 15%	01/08/2025	4.75	5 yrs	4.75	4.75	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/01/2024	4.70	5 yrs	4.70	4.70	
PROTECTIVE LIFE Secure Saver 5 MVA *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	4.70 4.85	5 yrs	+0.15 4.70 ↑ 4.85	4.70 4.85	
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Low Band*	A+	90	25,000	5 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.70 4.70	5 yrs	0.00 4.70 ⇆ 4.70	4.70 4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Low Band*	A	85	10,000	5 yrs	Int / Int	01/08/2025	4.70	5 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	50,000	5 yrs	Int / Int	01/08/2025	4.70	5 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	100,000	5 yrs	15% / 15%	01/08/2025	4.70	5 yrs	4.70	4.70	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *Low Band*	A+	89	5,000	5 yrs ↻	10% / 10%	01/06/2025	4.65	5 yrs ↻	4.65	4.65	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/22/2024	4.60	5 yrs	4.60	4.60	
SECURIAN FINANCIAL SecureOption Choice 5 CA *Low Band*	A+	90	25,000	5 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.60 4.60	5 yrs	0.00 4.60 ⇆ 4.60	4.60 4.60	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	01/08/2025	4.55	5 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Low Band*	A	85	10,000	5 yrs	15% / 15%	01/08/2025	4.55	5 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	50,000	5 yrs	15% / 15%	01/08/2025	4.55	5 yrs	4.55	4.55	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	5 yrs ↻	4.50	4.50	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/22/2024	4.30	5 yrs	4.30	4.30	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	50,000	5 yrs	15% / 15%	01/08/2025	4.00	5 yrs	4.00	4.00	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	12/23/2024	3.90	5 yrs ↻	3.90	3.90	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Mid Band*	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *High Band*	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	
PROTECTIVE LIFE Secure Saver 5 MVA *Low Band*	A+	85	10,000	5 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	3.85 4.00	5 yrs	+0.15 3.85 ↑ 4.00	3.85 4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Low Band*	A	90	10,000	5 yrs	15% / 15%	01/08/2025	3.80	5 yrs	3.80	3.80	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	01/08/2025	3.65	5 yrs	3.65	3.65	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Low Band*	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	
Rate Guaranteed 6-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.25	6 yrs ↻	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.10	6 yrs ↻	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	5.00	6 yrs ↻	5.00	5.00	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	6 yrs ↻	4.50	4.50	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	12/23/2024	3.90	6 yrs ↻	3.90	3.90	
Rate Guaranteed 7-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	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	01/07/2025	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	01/07/2025	5.15	7 yrs	5.15	5.15	

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NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *High Band*	A+	90	100,000	7 yrs ↻	0% / Int	01/09/2025	5.15	7 yrs ↻	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.15	7 yrs ↻	5.15	5.15	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	01/06/2025	5.10	7 yrs ↻	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	5.05	7 yrs ↻	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *High Band*	A	85	250,000	7 yrs	Int / Int	01/08/2025	5.05	7 yrs	5.05	5.05	
PROTECTIVE LIFE Secure Saver 7 MVA *High Band*	A+	85	75,000	7 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	5.00 5.15	7 yrs	+0.15 5.00 ↑ 5.15	5.00 5.15	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *High Band*	A	85	100,000	7 yrs	10% / 10%	01/06/2025	5.00	7 yrs	5.00	5.00	
SECURIAN FINANCIAL SecureOption Choice 7 MVA *High Band*	A+	90	500,000	7 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Mid Band*	A	85	100,000	7 yrs	Int / Int	01/08/2025	5.00	7 yrs	5.00	5.00	
ATHENE IA Athene Max Rate 7 MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	01/07/2025	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	01/07/2025	4.90	7 yrs	4.90	4.90	
SECURIAN FINANCIAL SecureOption Choice 7 CA *High Band*	A+	90	500,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *High Band*	A	85	250,000	7 yrs	15% / 15%	01/08/2025	4.90	7 yrs	4.90	4.90	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *Low Band*	A+	90	20,000	7 yrs ↻	0% / Int	01/09/2025	4.85	7 yrs ↻	4.85	4.85	
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Mid Band*	A+	90	100,000	7 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.85 4.85	7 yrs	0.00 4.85 4.85	4.85 4.85	

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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	Premium Bonus
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	100,000	7 yrs	15% / 15%	01/08/2025	4.85	7 yrs	4.85	4.85	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *High Band*	A+	88	50,000	7 yrs ↻	10% / 10%	01/06/2025	4.80	7 yrs ↻	4.80	4.80	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *Low Band*	A	85	10,000	7 yrs	10% / 10%	01/06/2025	4.75	7 yrs	4.75	4.75	
SECURIAN FINANCIAL SecureOption Choice 7 CA *Mid Band*	A+	90	100,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.75 4.75	7 yrs	0.00 4.75 4.75	4.75 4.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *High Band*	A	90	250,000	7 yrs	15% / 15%	01/08/2025	4.75	7 yrs	4.75	4.75	
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Low Band*	A+	90	25,000	7 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.70 4.70	7 yrs	0.00 4.70 4.70	4.70 4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Low Band*	A	85	10,000	7 yrs	Int / Int	01/08/2025	4.70	7 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Mid Band*	A	85	50,000	7 yrs	Int / Int	01/08/2025	4.70	7 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Mid Band*	A	90	100,000	7 yrs	15% / 15%	01/08/2025	4.70	7 yrs	4.70	4.70	
PROTECTIVE LIFE Secure Saver 7 MVA *Mid Band*	A+	85	25,000	7 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	4.65 4.80	7 yrs	+0.15 4.65 ↑ 4.80	4.65 4.80	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *Low Band*	A+	88	5,000	7 yrs ↻	10% / 10%	01/06/2025	4.65	7 yrs ↻	4.65	4.65	
SECURIAN FINANCIAL SecureOption Choice 7 CA *Low Band*	A+	90	25,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.60 4.60	7 yrs	0.00 4.60 4.60	4.60 4.60	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *High Band*	A	85	100,000	7 yrs	10% / 10%	01/08/2025	4.55	7 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Low Band*	A	85	10,000	7 yrs	15% / 15%	01/08/2025	4.55	7 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	50,000	7 yrs	15% / 15%	01/08/2025	4.55	7 yrs	4.55	4.55	

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	7 yrs ↻	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Mid Band*	A	90	50,000	7 yrs	15% / 15%	01/08/2025	4.00	7 yrs	4.00	4.00	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	12/23/2024	3.95	7 yrs ↻	3.95	3.95	
PROTECTIVE LIFE Secure Saver 7 MVA *Low Band*	A+	85	10,000	7 yrs	10% / 10%	01/07/2025 ↳ 01/14/2025	3.90 4.05	7 yrs	+0.15 3.90 ↑ 4.05	3.90 4.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Low Band*	A	90	10,000	7 yrs	15% / 15%	01/08/2025	3.80	7 yrs	3.80	3.80	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *High Band*	A+	88	100,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	3.75 3.75	7 yrs	0.00 3.75 3.75	3.75 3.75	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *Low Band*	A	85	10,000	7 yrs	10% / 10%	01/08/2025	3.65	7 yrs	3.65	3.65	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Mid Band*	A+	88	35,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	3.65 3.65	7 yrs	0.00 3.65 3.65	3.65 3.65	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Low Band*	A+	88	10,000	7 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	3.45 3.45	7 yrs	0.00 3.45 3.45	3.45 3.45	
Rate Guaranteed 8-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.05	8 yrs ↻	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.90	8 yrs ↻	4.90	4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	4.80	8 yrs ↻	4.80	4.80	
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.05	9 yrs ↻	5.05	5.05	

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SECURIAN FINANCIAL SecureOption Choice 9 MVA *High Band*	A+	90	500,000	9 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	5.00 5.00	9 yrs	0.00 5.00 5.00	5.00 5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.90	9 yrs ↻	4.90	4.90	
SECURIAN FINANCIAL SecureOption Choice 9 CA *High Band*	A+	90	500,000	9 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.90 4.90	9 yrs	0.00 4.90 4.90	4.90 4.90	
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Mid Band*	A+	90	100,000	9 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.85 4.85	9 yrs	0.00 4.85 4.85	4.85 4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	4.80	9 yrs ↻	4.80	4.80	
SECURIAN FINANCIAL SecureOption Choice 9 CA *Mid Band*	A+	90	100,000	9 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.75 4.75	9 yrs	0.00 4.75 4.75	4.75 4.75	
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Low Band*	A+	90	25,000	9 yrs	0% / 10%	01/01/2025 ↳ 01/15/2025	4.70 4.70	9 yrs	0.00 4.70 4.70	4.70 4.70	
SECURIAN FINANCIAL SecureOption Choice 9 CA *Low Band*	A+	90	25,000	9 yrs	10% / 10%	01/01/2025 ↳ 01/15/2025	4.60 4.60	9 yrs	0.00 4.60 4.60	4.60 4.60	
Rate Guaranteed 10-Years											
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *High Band*	A	85	100,000	10 yrs	10% / 10%	01/08/2025	5.10	10 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *High Band*	A	90	250,000	10 yrs	10% / 10%	01/01/2025	5.05	10 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Mid Band*	A	90	100,000	10 yrs	10% / 10%	01/01/2025	4.90	10 yrs	4.90	4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Low Band*	A	90	5,000	10 yrs	10% / 10%	01/01/2025	4.80	10 yrs	4.80	4.80	

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *High Band*	A	85	100,000	10 yrs	0% / 15%	12/23/2024	4.50	10 yrs	4.50	4.50	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *Low Band*	A	85	25,000	10 yrs	0% / 15%	12/23/2024	3.95	10 yrs	3.95	3.95	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *Low Band*	A	85	10,000	10 yrs	10% / 10%	01/08/2025	3.70	10 yrs	3.70	3.70	
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	10/21/2024	2.25	10 yrs	2.25	2.25	

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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												
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	A-	85	10 yrs	5,000	10% / 10%	03/04/2024	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%	11/04/2024	1 yr	5.50	0.00		5.50	1.49
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA *Low Band*	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	11/04/2024	1 yr	5.00	0.00		5.00	1.44
CINCINNATI LIFE FPDA ROP	A+	80	9 yrs	10,000	10% / 10%	09/15/2024	1 yr	4.60	0.00		4.60	2.95
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible *High Band*	A+	89	8 yrs	50,000	10% / 10%	01/06/2025	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%	01/06/2025	1 yr	4.35	1.00		4.47	0.70
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	01/01/2025	1 yr	3.50	0.00		3.50	3.06
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%	11/04/2024	1 yr	5.50	0.00		5.50	1.63
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA *Low Band*	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	11/04/2024	1 yr	5.00	0.00		5.00	1.56
CINCINNATI LIFE SPDA ROP	A+	80	7 yrs	10,000	10% / 10%	09/15/2024	1 yr	5.00	0.00		5.00	3.07
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP *High Band*	A	Owner: 85 Annuitant: 95	7 yrs	100,000	10% / 10%	01/01/2025	2 yrs	4.20	2.00		4.48	3.37
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%	01/01/2025	2 yrs	4.10	2.00		4.38	3.34
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	01/01/2025 ↳ 01/15/2025	3 yrs	0.00 3.75 3.75	0.00		3.75 3.75	3.26 3.26

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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
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	01/01/2025 ↳ 01/15/2025	5 yrs	0.00 3.75 3.75	0.00		3.75 3.75	3.51 3.51
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	01/01/2025 ↳ 01/15/2025	3 yrs	0.00 3.65 3.65	0.00		3.65 3.65	3.22 3.22
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	01/01/2025 ↳ 01/15/2025	5 yrs	0.00 3.65 3.65	0.00		3.65 3.65	3.44 3.44
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	01/01/2025 ↳ 01/15/2025	1 yr	0.00 3.50 3.50	0.00 1.00 1.00		3.64 3.64	3.13 3.13
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	01/01/2025 ↳ 01/15/2025	1 yr	0.00 3.40 3.40	0.00 1.00 1.00		3.54 3.54	3.11 3.11
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	01/01/2025 ↳ 01/15/2025	3 yrs	0.00 3.45 3.45	0.00		3.45 3.45	3.14 3.14
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	01/01/2025 ↳ 01/15/2025	5 yrs	0.00 3.45 3.45	0.00		3.45 3.45	3.29 3.29
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	01/01/2025 ↳ 01/15/2025	1 yr	0.00 3.20 3.20	0.00 1.00 1.00		3.34 3.34	3.08 3.08
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *High Band*	A	85	5 yrs	100,000	10% / 10%	01/01/2025	2 yrs	4.15	1.00		4.35	3.44
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *Low Band*	A	85	5 yrs	5,000	10% / 10%	01/01/2025	2 yrs	4.05	1.00		4.25	3.41

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20-Year Surrender Period											
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	20 yrs	
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.50	3.80	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.50	3.80	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			3.00	0% / 10%	15 yrs	Optional
14-Year Surrender Period											
NORTH AMERICAN COMPANY Charter Plus 14 MVA *Low Band*	A+	75	20,000	FPA	10.00 to 22.00		6.25	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA *High Band*	A+	75	75,000	FPA	14.00 to 26.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA *Low Band*	A+	75	20,000	FPA	10.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA *High Band*	A+	75	75,000	FPA	12.00		7.00	3.10	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											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *High Band*	A	85	100,000	Single			16.00	4.80	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *Low Band*	A	85	25,000	Single			15.75	4.70	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *High Band*	A	75	100,000	Single			9.50	4.60	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *Low Band*	A	75	25,000	Single			8.50	4.35	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs	

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LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *High Band*	A	80	100,000	FPA			+1.25 8.25 ↑ 9.50	+0.55 4.05 ↑ 4.60	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			8.50	4.00	Int / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		10.00	4.00	10% / 10%	10 yrs	Optional
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			14.00	3.85	0% / 7%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			11.00	3.70	0% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *Low Band*	A	80	10,000	FPA			+0.50 7.50 ↑ 8.00	+0.55 3.55 ↑ 4.10	10% / 10%	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 Secure Growth MVA, LOAN	A+	85	5,000	FPA			10.00	3.50	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA			10.00	3.50	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		10.00	3.50	0% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *High Band*	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *High Band*	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 20%	10 yrs	
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.75	3.40	0% / 10%	10 yrs	Included

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *High Band*	A	85	100,000	Single	10.00		13.00	3.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA *Low Band*	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 *High Band*	A	85	100,000	Single			10.00	3.25	10% / 10%	10 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *High Band*	A	80	100,000	FPA			+0.50 7.75 ↑ 8.25	+0.60 3.25 ↑ 3.85	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *Low Band*	A	85	25,000	Single	10.00		12.75	3.15	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *Low Band*	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *Low Band*	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 20%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA *Low Band*	A+	79	20,000	FPA	8.00 to 17.00		6.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA *High Band*	A+	79	75,000	FPA	11.00 to 20.00		6.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *Low Band*	A+	79	20,000	FPA	9.00 to 18.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *High Band*	A+	79	75,000	FPA	12.00 to 21.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA *Low Band*	A+	79	20,000	FPA	7.00 to 16.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA *High Band*	A+	79	75,000	FPA	10.00 to 19.00		6.25	3.00	0% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *Low Band*	A	80	10,000	FPA			+0.50 7.00 ↑ 7.50	+0.55 3.00 ↑ 3.55	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			3.00	0% / 10%	10 yrs	Optional

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ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.00	2.95	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.00	2.95	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 20.00	0.95	6.00	2.95	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	18.00	0.95	6.00	2.95	10% / 10%	10 yrs	
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.50	2.95	0% / 10%	10 yrs	
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			9.00	2.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			9.00	2.75	10% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *High Band*	A	75	100,000	Single			5.25	2.65	0% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *High Band*	A	85	100,000	Single			6.00	2.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *Low Band*	A	75	25,000	Single			4.25	2.40	0% / 10%	10 yrs	Included

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NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *Low Band*	A	85	10,000	Single			5.75	2.25	10% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		8.00	2.10	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	13.00		5.00	2.00	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		7.50	2.00	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 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			3.15	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			3.15	10% / 10%	9 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	10.00		8.00	2.10	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	13.00		5.00	2.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		7.50	2.00	Int / 10%	9 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple

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8-Year Surrender Period											
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs	
7-Year Surrender Period											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *High Band*	A	85	100,000	Single			16.00	4.85	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *Low Band*	A	85	25,000	Single			15.75	4.75	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *High Band*	A	85	100,000	Single			9.50	4.55	0% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA *High Band*	A	85	100,000	Single			18.00	4.50	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.40	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	8.75	4.40	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA *Low Band*	A	85	25,000	Single			16.00	4.35	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *Low Band*	A	85	25,000	Single			8.50	4.30	0% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *High Band*	A	85	100,000	FPA			+0.75 8.25 ↑ 9.00	+0.50 4.00 ↑ 4.50	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA *High Band*	A	85	100,000	Single			16.00	3.80	10% / 10%	7 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			9.50	3.75	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA *High Band*	A+	83	100,000	Single				3.65 MYG	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA *Low Band*	A	85	10,000	Single			15.75	3.65	10% / 10%	7 yrs	Included

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NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			10.00	3.60	0% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			7.00	3.50	Int / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *Low Band*	A	85	10,000	FPA			+0.50 7.50 ↑ 8.00	+0.50 3.50 ↑ 4.00	10% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.75	3.40	0% / 10%	7 yrs	Included
ATHENE IA AccuMax 7 MVA *Low Band*	A+	83	10,000	Single				3.35 MYG	10% / 10%	7 yrs	
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 WESTERN LIFE NWL IMPACT 7® LOAN	A-	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	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	8.75	3.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *High Band*	A	85	100,000	FPA			+0.25 7.75 ↑ 8.00	+0.50 3.00 ↑ 3.50	10% / 10%	7 yrs	
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.00	2.90	0% / 10%	7 yrs	
PROTECTIVE LIFE Protective Income Builder MVA *High Band*	A+	85	100,000	1 Year or Less			0.00 6.00 6.00	0.00 2.80 2.80	10% / 10%	7 yrs	Included

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			9.00	2.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			9.00	2.75	10% / 10%	7 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *Low Band*	A	85	10,000	FPA			+0.25 7.00 ↑ 7.25	+0.70 2.75 ↑ 3.45	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.25	2.70	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.25	2.70	10% / 10%	7 yrs	Included
PROTECTIVE LIFE Protective Income Builder MVA *Low Band*	A+	85	25,000	1 Year or Less			0.00 5.70 5.70	0.00 2.65 2.65	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *High Band*	A	85	100,000	Single			6.00	2.50	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *High Band*	A	80	100,000	Single			5.00	2.40	0% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *Low Band*	A	85	10,000	Single			5.75	2.25	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *Low Band*	A	80	25,000	Single			4.00	2.15	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
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*	A	85	25,000	Single					10% / 10%	7 yrs	

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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single					10% / 10%	7 yrs	
5-Year Surrender Period											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *High Band*	A	85	100,000	Single			16.00	4.80	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *Low Band*	A	85	25,000	Single			15.75	4.70	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *High Band*	A	85	100,000	Single			9.50	4.50	0% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA *High Band*	A	85	100,000	Single			18.00	4.50	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA *Low Band*	A	85	25,000	Single			16.00	4.35	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *Low Band*	A	85	25,000	Single			8.50	4.25	0% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *High Band*	A	85	100,000	FPA			0.00 8.00 8.00	0.00 3.90 3.90	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.50	0% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *Low Band*	A	85	10,000	FPA			0.00 7.00 7.00	0.00 3.40 3.40	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			6.50	3.00	Int / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA *Low Band*	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 *High Band*	A	85	100,000	Single			9.00	3.00	10% / 10%	5 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *High Band*	A	85	100,000	FPA			0.00 7.75 7.75	0.00 3.00 3.00	10% / 10%	5 yrs	

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LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *Low Band*	A	85	10,000	FPA			0.00 7.00 7.00	0.00 2.75 2.75	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			8.00	2.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			8.00	2.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single					10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single					10% / 10%	5 yrs	

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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
Athene IA | AM Best: A+					
ATHENE IA Athene Activate	A+	90	90	$10,000	$10,000
Global Atlantic Financial Group | AM Best: A					
GLOBAL ATLANTIC FINANCIAL GROUP Forecertain	A	90	90	$25,000	$25,000
Lincoln Financial | AM Best: A					
LINCOLN FINANCIAL 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

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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SPIA Products

www.fmiAgent.com

Carrier / Product Name	AM Best	Issue Age Owner	Issue Age Annuitant	Min Prem QL	Min Prem NQ
Securian Financial | AM Best: A+					
SECURIAN FINANCIAL IncomeToday! 2.0	A+	90	90	$10,000	$10,000
Symetra Life Insurance Company | AM Best: A					
SYMETRA LIFE INSURANCE COMPANY Advantage Income	A	90	90	$10,000	$10,000
SYMETRA LIFE INSURANCE COMPANY Freedom Income Annuity	A	90	90	$10,000	$10,000
SYMETRA LIFE INSURANCE COMPANY Freedom Income Annuity with Death Benefit	A	90	90	$10,000	$10,000

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