

MYGA Products

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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											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	09/18/2025 ↶ 10/01/2025	4.80 4.80	3 yrs 	0.00 4.80 4.80	4.80 4.80	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.70 4.50	3 yrs	-0.20 4.70 4.50	4.70 4.50	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.70 4.50	3 yrs	-0.20 4.70 4.50	4.70 4.50	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	09/18/2025 ↶ 10/01/2025	4.65 4.65	3 yrs 	0.00 4.65 4.65	4.65 4.65	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	09/18/2025 ↶ 10/01/2025	4.65 4.65	3 yrs 	0.00 4.65 4.65	4.65 4.65	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	4.55 4.55	3 yrs	0.00 4.55 4.55	4.55 4.55	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	09/18/2025 ↶ 10/01/2025	4.55 4.55	3 yrs 	0.00 4.55 4.55	4.55 4.55	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	09/18/2025 ↶ 10/01/2025	4.50 4.50	3 yrs 	0.00 4.50 4.50	4.50 4.50	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.50	3 yrs	4.50	4.50	

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SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.50 4.35	3 yrs	-0.15 4.50 ↓ 4.35	4.50 4.35	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	09/23/2025	4.50	3 yrs	4.50	4.50	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.45 4.25	3 yrs	-0.20 4.45 ↓ 4.25	4.45 4.25	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.45 4.25	3 yrs	-0.20 4.45 ↓ 4.25	4.45 4.25	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	09/19/2025	4.45	3 yrs ↻	4.45	4.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	09/23/2025	4.45	3 yrs	4.45	4.45	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	4.40 4.40	3 yrs	0.00 4.40 ↔ 4.40	4.40 4.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	4.40 4.40	3 yrs ↻	0.00 4.40 ↔ 4.40	4.40 4.40	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.40	3 yrs	4.40	4.40	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.40 4.25	3 yrs	-0.15 4.40 ↓ 4.25	4.40 4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	09/23/2025	4.40	3 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	09/23/2025	4.35	3 yrs	4.35	4.35	

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AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	4.30 4.30	3 yrs	0.00 4.30 4.30	4.30 4.30	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.30 4.15	3 yrs	-0.15 4.30 4.15	4.30 4.15	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	09/22/2025	4.20	3 yrs	4.20	4.20	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.20 4.05	3 yrs	-0.15 4.20 4.05	4.20 4.05	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.15 4.00	3 yrs	-0.15 4.15 4.00	4.15 4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	09/23/2025	4.15	3 yrs	4.15	4.15	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.10	3 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	09/23/2025	4.10	3 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	09/23/2025	4.10	3 yrs	4.10	4.10	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	09/19/2025	4.05	3 yrs ↻	4.05	4.05	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.05 3.90	3 yrs	-0.15 4.05 3.90	4.05 3.90	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	09/22/2025	4.00	3 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	09/23/2025	4.00	3 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	09/23/2025	4.00	3 yrs	4.00	4.00	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	09/23/2025	3.90	3 yrs	3.90	3.90	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	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 <i>High Band</i>	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 GROF ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	09/23/2025	3.75	3 yrs	3.75	3.75	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	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 GROF ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	09/23/2025	3.35	3 yrs	3.35	3.35	
Rate Guaranteed 4-Years											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/15/2025	4.10	4 yrs ↻	4.10	4.10	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/15/2025	3.55	4 yrs ↻	3.55	3.55	
Rate Guaranteed 5-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/18/2025 ↻ 10/01/2025	5.35 5.35	5 yrs ↻	0.00 5.35 5.35	5.35 5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/18/2025 ↻ 10/01/2025	5.25 5.25	5 yrs ↻	0.00 5.25 5.25	5.25 5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	09/18/2025 ↻ 10/01/2025	5.20 5.20	5 yrs ↻	0.00 5.20 5.20	5.20 5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	5.15 5.15	5 yrs	0.00 5.15 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/18/2025 ↻ 10/01/2025	5.10 5.10	5 yrs ↻	0.00 5.10 5.10	5.10 5.10	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/18/2025 ↻ 10/01/2025	5.10 5.10	5 yrs ↻	0.00 5.10 5.10	5.10 5.10	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	09/23/2025 ↻ 10/07/2025	5.05 5.00	5 yrs	-0.05 5.05 5.00	5.05 5.00	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	5.00 4.80	5 yrs	-0.20 5.00 4.80	5.00 4.80	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	09/19/2025	5.00	5 yrs	5.00	5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	5.00 5.00	5 yrs	0.00 5.00 5.00	5.00 5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↻ 10/01/2025	5.00 5.00	5 yrs ↻	0.00 5.00 5.00	5.00 5.00	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	5.00	5 yrs	5.00	5.00	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	09/01/2025	5.00	5 yrs ↻	5.00	5.00	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	4.95 4.75	5 yrs	-0.20 4.95 4.75	4.95 4.75	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	4.90 4.90	5 yrs	0.00 4.90 4.90	4.90 4.90	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	09/19/2025	4.85	5 yrs ↻	4.85	4.85	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	09/15/2025 ↻ 10/01/2025	4.85 4.60	5 yrs	-0.25 4.85 4.60	4.85 4.60	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	09/23/2025	4.85	5 yrs	4.85	4.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	09/23/2025	4.85	5 yrs	4.85	4.85	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	4.75 4.55	5 yrs	-0.20 4.75 ↓ 4.55	4.75 4.55	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	09/15/2025 ↻ 10/01/2025	4.75 4.50	5 yrs	-0.25 4.75 ↓ 4.50	4.75 4.50	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	4.70 4.50	5 yrs	-0.20 4.70 ↓ 4.50	4.70 4.50	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	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%	09/23/2025 ↻ 10/07/2025	4.70 4.65	5 yrs	-0.05 4.70 ↓ 4.65	4.70 4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	09/23/2025	4.70	5 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	09/23/2025	4.70	5 yrs	4.70	4.70	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	09/15/2025 ↻ 10/01/2025	4.65 4.40	5 yrs	-0.25 4.65 ↓ 4.40	4.65 4.40	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	09/19/2025	4.60	5 yrs ↻	4.60	4.60	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	4.60	5 yrs	4.60	4.60	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	09/22/2025	4.60	5 yrs	4.60	4.60	

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SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.55 4.30	5 yrs	-0.25 4.55 ↓ 4.30	4.55 4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	09/23/2025	4.55	5 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	09/23/2025	4.55	5 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	09/23/2025	4.55	5 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	09/23/2025	4.55	5 yrs	4.55	4.55	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.50 4.25	5 yrs	-0.25 4.50 ↓ 4.25	4.50 4.25	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/22/2025	4.40	5 yrs	4.40	4.40	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.40 4.15	5 yrs	-0.25 4.40 ↓ 4.15	4.40 4.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	09/23/2025	4.40	5 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	09/23/2025	4.40	5 yrs	4.40	4.40	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.30	5 yrs	4.30	4.30	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	09/01/2025	4.30	5 yrs ↻	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	09/23/2025	4.15	5 yrs	4.15	4.15	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	09/01/2025	4.15	5 yrs ↻	4.15	4.15	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/15/2025	4.10	5 yrs ↻	4.10	4.10	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROUROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	09/23/2025	3.90	5 yrs	3.90	3.90	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	09/23/2025 ↶ 10/07/2025	3.85 3.80	5 yrs	-0.05 3.85 ↓ 3.80	3.85 3.80	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/15/2025	3.70	5 yrs ↻	3.70	3.70	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/19/2025	3.65	5 yrs	3.65	3.65	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	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 MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	9.70 9.70	6 yrs ↻	0.00 4.70 ↗ 4.70	5.52 5.52	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	9.55 9.55	6 yrs ↻	0.00 4.55 ↗ 4.55	5.37 5.37	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	9.55 9.55	6 yrs ↻	0.00 4.55 ↗ 4.55	5.37 5.37	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	9.45 9.45	6 yrs ↻	0.00 4.45 ↗ 4.45	5.27 5.27	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	9.40 9.40	6 yrs ↻	0.00 4.40 ↗ 4.40	5.22 5.22	

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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	9.30 9.30	6 yrs ↻	0.00 4.30 4.30	5.12 5.12	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/15/2025	4.10	6 yrs ↻	4.10	4.10	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/15/2025	3.70	6 yrs ↻	3.70	3.70	
Rate Guaranteed 7-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	5.40 5.40	7 yrs ↻	0.00 5.40 5.40	5.40 5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.30 5.30	7 yrs ↻	0.00 5.30 5.30	5.30 5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	5.25 5.25	7 yrs ↻	0.00 5.25 5.25	5.25 5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	5.20 5.20	7 yrs	0.00 5.20 5.20	5.20 5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.15 5.15	7 yrs ↻	0.00 5.15 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/18/2025 ↶ 10/01/2025	5.15 5.15	7 yrs ↻	0.00 5.15 5.15	5.15 5.15	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	09/01/2025	5.15	7 yrs ↻	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	5.05 5.05	7 yrs	0.00 5.05 5.05	5.05 5.05	

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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↻ 10/01/2025	5.05 5.05	7 yrs ↻	0.00 5.05 5.05	5.05 5.05	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	5.00 4.80	7 yrs	-0.20 5.00 4.80	5.00 4.80	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	09/19/2025	5.00	7 yrs	5.00	5.00	
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	09/23/2025 ↻ 10/07/2025	5.00 4.90	7 yrs	-0.10 5.00 4.90	5.00 4.90	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	09/22/2025	5.00	7 yrs	5.00	5.00	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	09/17/2025 ↻ 10/03/2025	4.95 4.75	7 yrs	-0.20 4.95 4.75	4.95 4.75	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band	A	90	5,000	7 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	4.95 4.95	7 yrs	0.00 4.95 4.95	4.95 4.95	
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	09/15/2025 ↻ 10/01/2025	4.95 4.80	7 yrs	-0.15 4.95 4.80	4.95 4.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	100,000	7 yrs	Int / Int	09/23/2025	4.90	7 yrs	4.90	4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA High Band	A	85	250,000	7 yrs	Int / Int	09/23/2025	4.90	7 yrs	4.90	4.90	
SECURIAN FINANCIAL SecureOption Choice 7 CA High Band	A+	90	500,000	7 yrs	10% / 10%	09/15/2025 ↻ 10/01/2025	4.85 4.70	7 yrs	-0.15 4.85 4.70	4.85 4.70	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	09/22/2025	4.80	7 yrs	4.80	4.80	

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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
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.75 4.55	7 yrs	-0.20 4.75 ↓ 4.55	4.75 4.55	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Mid Band	A+	90	100,000	7 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.75 4.60	7 yrs	-0.15 4.75 ↓ 4.60	4.75 4.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Mid Band	A	85	100,000	7 yrs	15% / 15%	09/23/2025	4.75	7 yrs	4.75	4.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 High Band	A	85	250,000	7 yrs	15% / 15%	09/23/2025	4.75	7 yrs	4.75	4.75	
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	09/17/2025 ↶ 10/03/2025	4.70 4.50	7 yrs	-0.20 4.70 ↓ 4.50	4.70 4.50	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs ↻	0% / Int	09/19/2025	4.70	7 yrs ↻	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP Mid Band	A	90	100,000	7 yrs	15% / 15%	09/23/2025	4.70	7 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP High Band	A	90	250,000	7 yrs	15% / 15%	09/23/2025	4.70	7 yrs	4.70	4.70	
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	09/23/2025 ↶ 10/07/2025	4.65 4.55	7 yrs	-0.10 4.65 ↓ 4.55	4.65 4.55	
SECURIAN FINANCIAL SecureOption Choice 7 CA Mid Band	A+	90	100,000	7 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	4.65 4.50	7 yrs	-0.15 4.65 ↓ 4.50	4.65 4.50	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.60 4.45	7 yrs	-0.15 4.60 ↓ 4.45	4.60 4.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Low Band	A	85	10,000	7 yrs	Int / Int	09/23/2025	4.60	7 yrs	4.60	4.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	50,000	7 yrs	Int / Int	09/23/2025	4.60	7 yrs	4.60	4.60	

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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
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	09/01/2025	4.55	7 yrs ↻	4.55	4.55	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	↻ 09/15/2025 10/01/2025	4.50 4.35	7 yrs	-0.15 4.50 ↓ 4.35	4.50 4.35	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	09/23/2025	4.45	7 yrs	4.45	4.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	09/23/2025	4.45	7 yrs	4.45	4.45	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	09/19/2025	4.40	7 yrs ↻	4.40	4.40	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	09/01/2025	4.40	7 yrs ↻	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	09/23/2025	4.30	7 yrs	4.30	4.30	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/15/2025	4.10	7 yrs ↻	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	09/23/2025	4.05	7 yrs	4.05	4.05	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	↻ 09/23/2025 10/07/2025	3.90 3.80	7 yrs	-0.10 3.90 ↓ 3.80	3.90 3.80	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/15/2025	3.75	7 yrs ↻	3.75	3.75	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	↻ 09/15/2025 10/01/2025	3.75 3.75	7 yrs	0.00 3.75 ↔ 3.75	3.75 3.75	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	09/19/2025	3.65	7 yrs	3.65	3.65	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	↻ 09/15/2025 10/01/2025	3.65 3.65	7 yrs	0.00 3.65 ↔ 3.65	3.65 3.65	

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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
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	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 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.15 5.15	8 yrs ↻	0.00 5.15 ↗ ↘ 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.00 5.00	8 yrs ↻	0.00 5.00 ↗ ↘ 5.00	5.00 5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	4.90 4.90	8 yrs ↻	0.00 4.90 ↗ ↘ 4.90	4.90 4.90	
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.15 5.15	9 yrs ↻	0.00 5.15 ↗ ↘ 5.15	5.15 5.15	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	5.10 4.95	9 yrs	-0.15 5.10 ↓ 4.95	5.10 4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/18/2025 ↶ 10/01/2025	5.00 5.00	9 yrs ↻	0.00 5.00 ↗ ↘ 5.00	5.00 5.00	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	09/15/2025 ↶ 10/01/2025	5.00 4.85	9 yrs	-0.15 5.00 ↓ 4.85	5.00 4.85	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	09/15/2025 ↶ 10/01/2025	4.95 4.80	9 yrs	-0.15 4.95 ↓ 4.80	4.95 4.80	

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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↻ 10/01/2025	4.90 4.90	9 yrs ↻	0.00 4.90 4.90	4.90 4.90	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/15/2025 ↻ 10/01/2025	4.85 4.70	9 yrs	-0.15 4.85 4.70	4.85 4.70	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	09/15/2025 ↻ 10/01/2025	4.80 4.65	9 yrs	-0.15 4.80 4.65	4.80 4.65	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	09/15/2025 ↻ 10/01/2025	4.70 4.55	9 yrs	-0.15 4.70 4.55	4.70 4.55	
Rate Guaranteed 10-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	09/18/2025 ↻ 10/01/2025	5.30 5.30	10 yrs	0.00 5.30 5.30	5.30 5.30	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	09/19/2025	5.15	10 yrs	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	5.15 5.15	10 yrs	0.00 5.15 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	09/18/2025 ↻ 10/01/2025	5.15 5.15	10 yrs	0.00 5.15 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	09/18/2025 ↻ 10/01/2025	5.05 5.05	10 yrs	0.00 5.05 5.05	5.05 5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	09/18/2025 ↻ 10/01/2025	5.00 5.00	10 yrs	0.00 5.00 5.00	5.00 5.00	

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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/18/2025 ↶ 10/01/2025	4.90 4.90	10 yrs	0.00 4.90 4.90	4.90 4.90	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/15/2025	4.45	10 yrs	4.45	4.45	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	09/15/2025	3.75	10 yrs	3.75	3.75	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	09/19/2025	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%	07/01/2025	2.00	10 yrs	2.00	2.00	

Traditional Fixed Products

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Carrier / Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1 Yr 2+	Last Change	Years Rate GTD	Base Rate	Bonus Rate	Premium Bonus	CUR Yield Surrender	GTD Yield Surrender
10-Year Surrender Period												
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 <i>High Band</i>	A	80 NQ	9 yrs	200,000	10% / 10%	02/10/2025	1 yr	6.00	0.00		6.00	1.54
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	02/10/2025	1 yr	5.50	0.00		5.50	1.49
CINCINNATI LIFE FPDA ROP	A+	80	9 yrs	10,000	10% / 10%	06/15/2025	1 yr	5.10	0.00		5.10	3.23
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	09/01/2025	1 yr	4.15	1.00		4.27	0.67
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	09/01/2025	1 yr	4.00	1.00		4.12	0.66
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>High Band</i>	A	80 NQ	7 yrs	200,000	10% / 10%	02/10/2025	1 yr	6.00	0.00		6.00	1.70
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>Low Band</i>	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	02/10/2025	1 yr	5.50	0.00		5.50	1.63
CINCINNATI LIFE SPDA ROP	A+	80	7 yrs	10,000	10% / 10%	06/15/2025	1 yr	5.50	0.00		5.50	3.35
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	09/18/2025	2 yrs	4.20	2.00		4.48	3.41
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	09/18/2025	2 yrs	4.10	2.00		4.38	3.38
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	09/15/2025 ↪ 10/01/2025	3 yrs	0.00 3.75 ↕ 3.75	0.00		3.75 3.75	3.26 3.26

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
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	09/15/2025 ↩ 10/01/2025	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 <i>High Band</i>	A	85	5 yrs	100,000	10% / 10%	09/18/2025	2 yrs	4.15	1.00		4.35	3.48
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	09/18/2025	2 yrs	4.05	1.00		4.25	3.44

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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
20-Year Surrender Period											
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				0.00 3.45 3.45 MYG	10% / 10%	20 yrs	
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 20.00		-0.75 7.75 ↓ 7.00	-0.35 4.05 ↓ 3.70	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	15.00 to 27.00	0.95	-0.75 7.75 ↓ 7.00	-0.35 4.05 ↓ 3.70	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 <i>Low Band</i>	A+	75	20,000	FPA	13.00 to 25.00		-0.50 7.00 ↓ 6.50	-0.30 3.10 ↓ 2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	17.00 to 29.00		-0.50 7.00 ↓ 6.50	-0.30 3.10 ↓ 2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	52	20,000	FPA	13.00		-0.50 7.00 ↓ 6.50	-0.30 3.10 ↓ 2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	52	75,000	FPA	17.00		-0.50 7.00 ↓ 6.50	-0.30 3.10 ↓ 2.80	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

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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
10-Year Surrender Period											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.75	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				0.00 4.75 4.75	5% / 5%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.65	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			0.00 9.50 9.50	0.00 4.65 4.65	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			0.00 8.50 8.50	0.00 4.40 4.40	0% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.55	4.30	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			9.30	4.25	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.50	4.20	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			12.00	4.00	Int / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00			0.00 4.00 4.00	5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95		0.00 4.00 4.00	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.85	10% / 10%	10 yrs	

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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
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			14.00	3.85	0% / 7%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			-0.75 9.25 ↓ 8.50	-0.30 3.80 ↓ 3.50	0% / 10%	10 yrs	Optional
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less			9.00	3.75	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			0.00 8.25 ↓ 8.25	0.00 3.50 ↓ 3.50	5% / 5%	10 yrs	
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less			8.50	3.50	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.40	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			-0.70 9.50 ↓ 8.80	-0.30 3.40 ↓ 3.10	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			-0.70 9.50 ↓ 8.80	-0.30 3.40 ↓ 3.10	10% / 20%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			10.50	3.35	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.00	3.30	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.00	3.30	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
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 16.00		-0.75 6.25 ↓ 5.50	-0.35 3.25 ↓ 2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 22.00	0.95	-0.75 6.25 ↓ 5.50	-0.35 3.25 ↓ 2.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			9.40	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			9.40	3.25	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			-0.75 5.75 ↓ 5.00	-0.40 3.20 ↓ 2.80	10% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			-0.70 8.50 ↓ 7.80	-0.30 3.15 ↓ 2.85	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less			-0.70 8.50 ↓ 7.80	-0.30 3.15 ↓ 2.85	10% / 20%	10 yrs	
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			-0.75 5.75 ↓ 5.00	0.00 3.00 ↔ 3.00	10% / 10%	10 yrs	Included
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	15.00		-0.75 6.25 ↓ 5.50	0.00 3.00 ↔ 3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	20.00	0.95	-0.75 6.25 ↓ 5.50	0.00 3.00 ↔ 3.00	10% / 10%	10 yrs	

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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
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	11.00 to 20.00		-0.50 6.50 ↓ 6.00	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	14.00 to 23.00		-0.50 6.50 ↓ 6.00	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	11.00 to 20.00		-0.50 6.25 ↓ 5.75	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	14.00 to 23.00		-0.50 6.25 ↓ 5.75	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	19.00		-0.50 6.25 ↓ 5.75	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	22.00		-0.50 6.25 ↓ 5.75	-0.30 3.00 ↓ 2.70	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			9.00	3.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			9.00	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		9.00	3.00	0% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	80	100,000	Single	14.00		13.00	3.00	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
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		0.00 5.25 ↕ 5.25	0.00 3.00 ↕ 3.00	5% / 5%	10 yrs	

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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
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	0.00 5.25 5.25	0.00 3.00 3.00	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		0.00 7.00 7.00	0.00 3.00 3.00	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 CA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.00	3.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA Low Band	A	80	25,000	Single	14.00		12.75	2.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA Low Band	A	85	25,000	Single			7.00	2.90	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA High Band	A	85	100,000	Single			7.00	2.90	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA High Band	A	85	100,000	Single			7.00	2.90	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA High Band	A	75	100,000	Single			-0.35 5.25 4.90	-0.20 2.85 2.65	0% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA Low Band	A	85	10,000	Single			6.75	2.65	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA Low Band	A	75	25,000	Single			-0.35 4.25 3.90	-0.20 2.60 2.40	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
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.50	2.55	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			0.00 5.00 5.00	0.00 2.50 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
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			0.00 5.00 5.00	0.00 2.30 2.30	0% / 5%	10 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		7.50	2.20	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	15.00 to 22.00		6.00	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 Bonus 10 MVA	A	80	5,000	FPA	14.00		7.50	2.00	Int / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				0.00 3.70 3.70 MYG	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single					5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			11.25		5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00				5% / 5%	10 yrs	

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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
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		6.75		5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95			10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	6.75		10% / 10%	10 yrs	
9-Year Surrender Period											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			12.00	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	15.00		6.00	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
8-Year Surrender Period											
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			-0.65 8.25 ↓ 7.60	-0.30 3.35 ↓ 3.05	0% / 10%	8 yrs	
7-Year Surrender Period											
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			0.00 9.50 9.50	0.00 4.60 4.60	0% / 10%	7 yrs	

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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
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			-0.50 8.75 ↓ 8.25	-0.20 4.55 ↓ 4.35	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	-0.50 8.75 ↓ 8.25	-0.20 4.55 ↓ 4.35	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.50	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.40	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			0.00 8.50 ↓ 8.50	0.00 4.35 ↓ 4.35	0% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.50	4.30	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i>	A	85	100,000	Single			18.00	4.30	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.25	4.20	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			9.25	4.20	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single			16.00	4.15	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			11.00	4.00	Int / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.75	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less			9.25	3.75	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.75	3.50	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.30	10% / 10%	7 yrs	

Fixed Indexed Annuities

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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
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.30	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.30	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.30	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			8.85	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			8.85	3.25	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			10.25	3.25	0% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.75	3.20	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.75	3.20	0% / 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
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			0.00 6.00 6.00	0.00 3.15 3.15	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single			16.00	3.15	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			-0.75 5.50 4.75	-0.40 3.00 2.60	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			-0.75 5.50 4.75	0.00 3.00 3.00	10% / 10%	7 yrs	Included

Fixed Indexed Annuities

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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
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			-0.50 8.75 ↓ 8.25	0.00 3.00 ↕ 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	-0.50 8.75 ↓ 8.25	0.00 3.00 ↕ 3.00	10% / 10%	7 yrs	
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			0.00 5.70 ↕ 5.70	0.00 3.00 ↕ 3.00	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single			15.75	3.00	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.75	2.90	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			7.00	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			7.00	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			7.00	2.90	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		0.00 6.00 ↕ 6.00	0.00 2.70 ↕ 2.70	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 CA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	2.70	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			6.75	2.65	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			-0.40 5.00 ↓ 4.60	-0.20 2.60 ↓ 2.40	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.00	2.50	0% / 10%	7 yrs	

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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
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			-0.40 4.00 ↓ 3.60	-0.20 2.35 ↓ 2.15	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			7.75	2.30	0% / 10%	7 yrs	Optional
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
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				-0.35 3.45 ↓ 3.10 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				-0.40 3.75 ↓ 3.35 MYG	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				0.00 3.70 ↓ 3.70 MYG	10% / 10%	7 yrs	
5-Year Surrender Period											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.50	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			0.00 9.25 ↓ 9.25	0.00 4.45 ↓ 4.45	0% / 10%	5 yrs	

Fixed Indexed Annuities

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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 5 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.40	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			18.00	4.30	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			0.00 8.25 8.25	0.00 4.20 4.20	0% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	4.15	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			16.00	4.15	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			8.50	4.00	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			10.00	3.75	Int / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			9.50	3.75	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.55	10% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			9.00	3.50	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln Set 5 II CA <i>High Band</i>	A	85	100,000	FPA			8.00	3.25	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.20	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.20	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.20	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.20	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.25	3.10	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			7.85	3.00	10% / 10%	5 yrs	Included

Fixed Indexed Annuities

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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 ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			7.85	3.00	10% / 10%	5 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.00	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln Set 5 II CA <i>Low Band</i>	A	85	10,000	FPA			6.25	3.00	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			8.50	2.80	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			6.00	2.65	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			6.00	2.65	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				0.00 3.70 3.70 MYG	10% / 10%	5 yrs	
4-Year Surrender Period											
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less			8.50	3.75	10% / 10%	4 yrs	
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.00	3.50	10% / 10%	4 yrs	
3-Year Surrender Period											
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			8.50	3.75	10% / 10%	3 yrs	
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.00	3.50	10% / 10%	3 yrs	

SPIA Products

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Carrier / Product Name	AM Best	Issue Age Owner	Issue Age Annuitant	Min Prem QL	Min Prem NQ
American Equity Investment Life Insurance Company AM Best: A					
AMER. EQUITY INVESTMENT LIFE INS. CO. SPIA-1	A	90	90	\$10,000	\$10,000
American General Life Insurance Company AM Best: A					
AMERICAN GENERAL LIFE INS. CO. American Pathway Immediate Annuity	A	90	90	\$10,000	\$10,000
American National Insurance Company AM Best: A					
AMERICAN NATIONAL INSURANCE CO. Palladium (SPIA)	A	90	90	\$3,500	\$15,000
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	\$10,000	\$10,000
MUTUAL OF OMAHA Ultra-Income	A+	85	85	\$10,000	\$10,000
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
Securian Financial AM Best: A+					
SECURIAN FINANCIAL IncomeToday! 2.0	A+	90	90	\$10,000	\$10,000

SPIA Products

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Carrier / Product Name	AM Best	Issue Age Owner	Issue Age Annuitant	Min Prem QL	Min Prem NQ
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