

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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
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%	12/19/2025		4.90	4.90	3 yrs	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/19/2025		4.75	4.75	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	12/19/2025		4.75	4.75	3 yrs	4.75
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	12/19/2025		4.65	4.65	3 yrs	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	12/19/2025		4.65	4.65	3 yrs	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/19/2025		4.60	4.60	3 yrs	4.60
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	3 yrs	4.60
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	12/19/2025		4.50	4.50	3 yrs	4.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/19/2025		4.50	4.50	3 yrs	4.50
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	4.45	3 yrs	4.45
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	12/19/2025		4.40	4.40	3 yrs	4.40
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	3 yrs	4.30

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA High Band	A	85	250,000	3 yrs	Int / Int	12/16/2025 ↶ 12/30/2025		4.30 4.65	+0.35 4.30 ↑ 4.65	3 yrs	4.30 4.65
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	500,000	3 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.25 4.25	0.00 4.25 ↔ 4.25	3 yrs	4.25 4.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Mid Band	A	85	100,000	3 yrs	Int / Int	12/16/2025 ↶ 12/30/2025		4.25 4.60	+0.35 4.25 ↑ 4.60	3 yrs	4.25 4.60
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN High Band	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	3 yrs	4.20
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 High Band	A	85	250,000	3 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.20 4.55	+0.35 4.20 ↑ 4.55	3 yrs	4.20 4.55
SECURIAN FINANCIAL SecureOption Choice 3 CA High Band	A+	90	500,000	3 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.15 4.15	0.00 4.15 ↔ 4.15	3 yrs	4.15 4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 Mid Band	A	85	100,000	3 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.15 4.50	+0.35 4.15 ↑ 4.50	3 yrs	4.15 4.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	10/06/2025		4.10	4.10	3 yrs	4.10
SECURIAN FINANCIAL SecureOption Choice 3 MVA Mid Band	A+	90	100,000	3 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.10 4.10	0.00 4.10 ↔ 4.10	3 yrs	4.10 4.10
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs ↻	0% / Int	09/19/2025		4.05	4.05	3 yrs ↻	4.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP High Band	A	90	250,000	3 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.05 4.30	+0.25 4.05 ↑ 4.30	3 yrs	4.05 4.30

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SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		4.00 4.00	0.00 4.00 ↔ 4.00	3 yrs	4.00 4.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		4.00 4.25	+0.25 4.00 ↑ 4.25	3 yrs	4.00 4.25
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/15/2025 ↪ 01/01/2026		3.95 3.95	0.00 3.95 ↔ 3.95	3 yrs	3.95 3.95
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		3.90	3.90	3 yrs	3.90
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	10/06/2025		3.90	3.90	3 yrs	3.90
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	12/16/2025 ↪ 12/30/2025		3.90 4.40	+0.50 3.90 ↑ 4.40	3 yrs	3.90 4.40
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		3.85 3.85	0.00 3.85 ↔ 3.85	3 yrs	3.85 3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/16/2025 ↪ 12/30/2025		3.80 4.40	+0.60 3.80 ↑ 4.40	3 yrs	3.80 4.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		3.80 4.30	+0.50 3.80 ↑ 4.30	3 yrs	3.80 4.30
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		3.70 4.30	+0.60 3.70 ↑ 4.30	3 yrs	3.70 4.30

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	12/16/2025 ↩ 12/30/2025		3.65 4.05	+0.40 3.65 ↑ 4.05	3 yrs	3.65 4.05
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	3 yrs	3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	12/16/2025 ↩ 12/30/2025		3.25 4.05	+0.80 3.25 ↑ 4.05	3 yrs	3.25 4.05
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%	12/22/2025		4.35	4.35	4 yrs ↻	4.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		3.90	3.90	4 yrs ↻	3.90
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%	12/19/2025		5.20	5.20	5 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	12/19/2025		5.10	5.10	5 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	12/19/2025		5.05	5.05	5 yrs ↻	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	12/19/2025		5.00	5.00	5 yrs	5.00
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	12/23/2025 ↩ 12/30/2025		5.00 5.00	0.00 5.00 ↔ 5.00	5 yrs	5.00 5.00
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/19/2025		4.95	4.95	5 yrs ↻	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	12/19/2025		4.95	4.95	5 yrs ↻	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.90	4.90	5 yrs	4.90

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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	12/16/2025 ↪ 12/30/2025		4.90 4.95	+0.05 4.90 ↑ 4.95	5 yrs	4.90 4.95
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	12/16/2025 ↪ 12/30/2025		4.90 4.95	+0.05 4.90 ↑ 4.95	5 yrs	4.90 4.95
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	4.85	5 yrs ↻	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	12/19/2025		4.85	4.85	5 yrs	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/19/2025		4.85	4.85	5 yrs ↻	4.85
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.80	4.80	5 yrs	4.80
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		4.80 4.85	+0.05 4.80 ↑ 4.85	5 yrs	4.80 4.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		4.80 4.85	+0.05 4.80 ↑ 4.85	5 yrs	4.80 4.85
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/15/2025		4.75	4.75	5 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	12/19/2025		4.75	4.75	5 yrs	4.75
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	12/15/2025 ↪ 01/01/2026		4.75 4.75	0.00 4.75 ↔ 4.75	5 yrs	4.75 4.75
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025		4.70	4.70	5 yrs	4.70
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025		4.65	4.65	5 yrs	4.65

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PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	12/23/2025 ↶ 12/30/2025		4.65 4.65	0.00 4.65	5 yrs	4.65 4.65
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.65 4.65	0.00 4.65	5 yrs	4.65 4.65
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	12/01/2025		4.65	4.65	5 yrs ↻	4.65
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	4.60	5 yrs ↻	4.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	12/16/2025 ↶ 12/30/2025		4.60 4.75	+0.15 4.60 4.75	5 yrs	4.60 4.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	12/16/2025 ↶ 12/30/2025		4.60 4.75	+0.15 4.60 4.75	5 yrs	4.60 4.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.55 4.55	0.00 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%	12/16/2025 ↶ 12/30/2025		4.55 4.55	0.00 4.55	5 yrs	4.55 4.55
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.50	4.50	5 yrs ↻	4.50
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	12/16/2025		4.50	4.50	5 yrs	4.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/06/2025		4.50	4.50	5 yrs	4.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.50 4.65	+0.15 4.50 4.65	5 yrs	4.50 4.65

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 Mid Band	A	85	50,000	5 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.50 4.65	+0.15 4.50 ↑ 4.65	5 yrs	4.50 4.65
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.40	4.40	5 yrs	4.40
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	A	85	10,000	5 yrs	10% / 10%	10/06/2025		4.30	4.30	5 yrs	4.30
SECURIAN FINANCIAL SecureOption Choice 5 MVA Mid Band	A+	90	100,000	5 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.30 4.30	0.00 4.30 ↔ 4.30	5 yrs	4.30 4.30
SECURIAN FINANCIAL SecureOption Choice 5 CA Mid Band	A+	90	100,000	5 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.20 4.20	0.00 4.20 ↔ 4.20	5 yrs	4.20 4.20
SECURIAN FINANCIAL SecureOption Choice 5 MVA Low Band	A+	90	25,000	5 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.15 4.15	0.00 4.15 ↔ 4.15	5 yrs	4.15 4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROUROP Mid Band	A	90	50,000	5 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.15 4.35	+0.20 4.15 ↑ 4.35	5 yrs	4.15 4.35
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN Low Band	A+	90	25,000	5 yrs	0% / 10%	12/16/2025		4.10	4.10	5 yrs	4.10
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP High Band	A+	89	50,000	5 yrs ↻	10% / 10%	12/01/2025		4.10	4.10	5 yrs ↻	4.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.05	4.05	5 yrs ↻	4.05
SECURIAN FINANCIAL SecureOption Choice 5 CA Low Band	A+	90	25,000	5 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.05 4.05	0.00 4.05 ↔ 4.05	5 yrs	4.05 4.05
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP Low Band	A+	89	5,000	5 yrs ↻	10% / 10%	12/01/2025		3.95	3.95	5 yrs ↻	3.95

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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%	12/16/2025 ↶ 12/30/2025		3.90 4.35	+0.45 3.90 ↑ 4.35	5 yrs	3.90 4.35
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/23/2025 ↶ 12/30/2025		3.80 3.80	0.00 3.80 ↔ 3.80	5 yrs	3.80 3.80
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	12/15/2025		3.65	3.65	5 yrs	3.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	5 yrs	3.50
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%	12/19/2025		9.70	4.70	6 yrs ↻	5.52
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	12/19/2025		9.55	4.55	6 yrs ↻	5.37
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	12/19/2025		9.55	4.55	6 yrs ↻	5.37
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	12/19/2025		9.45	4.45	6 yrs ↻	5.27
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/19/2025		9.40	4.40	6 yrs ↻	5.22
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/19/2025		9.30	4.30	6 yrs ↻	5.12
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.05	4.05	6 yrs ↻	4.05
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%	12/19/2025		5.20	5.20	7 yrs ↻	5.20

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	12/19/2025		5.10	5.10	7 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Mid Band	A	90	100,000	10 yrs ↻	0% / 0%	12/19/2025		5.05	5.05	7 yrs ↻	5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	100,000	7 yrs	Int / Int	12/16/2025 ↻ 12/30/2025		5.05 5.05	0.00 ↕ 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	12/16/2025 ↻ 12/30/2025		5.05 5.05	0.00 ↕ 5.05	7 yrs	5.05 5.05
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA High Band	A	90	250,000	7 yrs	10% / 10%	12/19/2025		5.00	5.00	7 yrs	5.00
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.95	4.95	7 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	12/19/2025		4.95	4.95	7 yrs ↻	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	12/19/2025		4.95	4.95	7 yrs ↻	4.95
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.90	4.90	7 yrs	4.90
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	12/23/2025 ↻ 12/30/2025		4.90 4.90	0.00 ↕ 4.90	7 yrs	4.90 4.90
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band	A	90	100,000	7 yrs	10% / 10%	12/19/2025		4.85	4.85	7 yrs	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	12/19/2025		4.85	4.85	7 yrs ↻	4.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	10/06/2025		4.85	4.85	7 yrs	4.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Mid Band	A	85	100,000	7 yrs	15% / 15%	12/16/2025 ↻ 12/30/2025		4.85 4.90	+0.05 ↑ 4.90	7 yrs	4.85 4.90

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 High Band	A	85	250,000	7 yrs	15% / 15%	12/16/2025 ↩ 12/30/2025		4.85 4.90	+0.05 4.85 ↑ 4.90	7 yrs	4.85 4.90
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	12/15/2025		4.80	4.80	7 yrs	4.80
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	12/01/2025		4.80	4.80	7 yrs ↻	4.80
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band	A	90	5,000	7 yrs	10% / 10%	12/19/2025		4.75	4.75	7 yrs	4.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Low Band	A	85	10,000	7 yrs	Int / Int	12/16/2025 ↩ 12/30/2025		4.75 4.85	+0.10 4.75 ↑ 4.85	7 yrs	4.75 4.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	50,000	7 yrs	Int / Int	12/16/2025 ↩ 12/30/2025		4.75 4.85	+0.10 4.75 ↑ 4.85	7 yrs	4.75 4.85
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	12/05/2025		4.70	4.70	7 yrs	4.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs ↻	0% / Int	09/19/2025		4.70	4.70	7 yrs ↻	4.70
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP Mid Band	A	90	100,000	7 yrs	15% / 15%	12/16/2025 ↩ 12/30/2025		4.70 4.70	0.00 4.70 ↔ 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%	12/16/2025 ↩ 12/30/2025		4.70 4.70	0.00 4.70 ↔ 4.70	7 yrs	4.70 4.70
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	12/05/2025		4.65	4.65	7 yrs	4.65
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	10/06/2025		4.65	4.65	7 yrs	4.65
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	12/15/2025 ↩ 01/01/2026		4.65 4.65	0.00 4.65 ↔ 4.65	7 yrs	4.65 4.65

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	12/23/2025 ↶ 12/30/2025		4.55 4.55	0.00 4.55 4.55	7 yrs	4.55 4.55
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.55 4.55	0.00 4.55 4.55	7 yrs	4.55 4.55
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.55 4.70	+0.15 4.55 4.70	7 yrs	4.55 4.70
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.55 4.70	+0.15 4.55 4.70	7 yrs	4.55 4.70
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.50 4.50	0.00 4.50 4.50	7 yrs	4.50 4.50
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	4.40	7 yrs ↻	4.40
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	12/15/2025 ↶ 01/01/2026		4.40 4.40	0.00 4.40 4.40	7 yrs	4.40 4.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	7 yrs ↻	4.35
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	12/15/2025 ↶ 01/01/2026		4.35 4.35	0.00 4.35 4.35	7 yrs	4.35 4.35
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	12/01/2025		4.35	4.35	7 yrs ↻	4.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROU ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	12/16/2025 ↶ 12/30/2025		4.30 4.50	+0.20 4.30 4.50	7 yrs	4.30 4.50

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		4.25 4.25	0.00 4.25 ↔	7 yrs	4.25 4.25
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	12/01/2025		4.20	4.20	7 yrs ↻	4.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.10	4.10	7 yrs ↻	4.10
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	12/16/2025 ↪ 12/30/2025		4.05 4.50	+0.45 4.05 ↑ 4.50	7 yrs	4.05 4.50
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/23/2025 ↪ 12/30/2025		3.80 3.80	0.00 3.80 ↔	7 yrs	3.80 3.80
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		3.75 3.75	0.00 3.75 ↔	7 yrs	3.75 3.75
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	12/15/2025		3.65	3.65	7 yrs	3.65
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		3.65 3.65	0.00 3.65 ↔	7 yrs	3.65 3.65
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	12/15/2025 ↪ 01/01/2026		3.45 3.45	0.00 3.45 ↔	7 yrs	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%	12/19/2025		5.10	5.10	8 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/19/2025		4.95	4.95	8 yrs ↻	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/19/2025		4.85	4.85	8 yrs ↻	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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs	10% / 10%	12/19/2025		5.10	5.10	9 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	12/19/2025		4.95	4.95	9 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	12/19/2025		4.85	4.85	9 yrs	4.85
SECURIAN FINANCIAL SecureOption Choice 9 MVA High Band	A+	90	500,000	9 yrs	0% / 10%	12/15/2025 01/01/2026		4.85	0.00 4.85 	9 yrs	4.85 4.85
SECURIAN FINANCIAL SecureOption Choice 9 CA High Band	A+	90	500,000	9 yrs	10% / 10%	12/15/2025 01/01/2026		4.75	0.00 4.75 	9 yrs	4.75 4.75
SECURIAN FINANCIAL SecureOption Choice 9 MVA Mid Band	A+	90	100,000	9 yrs	0% / 10%	12/15/2025 01/01/2026		4.70	0.00 4.70 	9 yrs	4.70 4.70
SECURIAN FINANCIAL SecureOption Choice 9 CA Mid Band	A+	90	100,000	9 yrs	10% / 10%	12/15/2025 01/01/2026		4.60	0.00 4.60 	9 yrs	4.60 4.60
SECURIAN FINANCIAL SecureOption Choice 9 MVA Low Band	A+	90	25,000	9 yrs	0% / 10%	12/15/2025 01/01/2026		4.55	0.00 4.55 	9 yrs	4.55 4.55
SECURIAN FINANCIAL SecureOption Choice 9 CA Low Band	A+	90	25,000	9 yrs	10% / 10%	12/15/2025 01/01/2026		4.45	0.00 4.45 	9 yrs	4.45 4.45
Rate Guaranteed 10-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA High Band	A	90	250,000	10 yrs	0% / 0%	12/19/2025		5.25	5.25	10 yrs	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	12/19/2025		5.10	5.10	10 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA Mid Band	A	90	100,000	10 yrs	0% / 0%	12/19/2025		5.10	5.10	10 yrs	5.10

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	12/19/2025		5.00	5.00	10 yrs	5.00
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	12/15/2025		4.95	4.95	10 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/19/2025		4.95	4.95	10 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/19/2025		4.85	4.85	10 yrs	4.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/22/2025		4.10	4.10	10 yrs	4.10
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	12/15/2025		3.70	3.70	10 yrs	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	2.00	10 yrs	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-	75 QL 85 NQ	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
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	12/01/2025	1 yr	3.85	1.00		3.97	0.64
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	12/01/2025	1 yr	3.70	1.00		3.82	0.62
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
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	12/19/2025	2 yrs	4.20	2.00		4.48	3.30
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%	12/19/2025	2 yrs	4.10	2.00		4.38	3.27
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	12/15/2025 ↪ 01/01/2026	3 yrs	0.00 3.75 ↕ 3.75	0.00		3.75 3.75	3.26 3.03
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	12/15/2025 ↪ 01/01/2026	5 yrs	0.00 3.75 ↕ 3.75	0.00		3.75 3.75	3.51 3.39

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 3 ROP ROP <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	12/15/2025 ↪ 01/01/2026	3 yrs	0.00 3.65 ↕ 3.65	0.00		3.65 3.65	3.22 2.99
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	12/15/2025 ↪ 01/01/2026	5 yrs	0.00 3.65 ↕ 3.65	0.00		3.65 3.65	3.44 3.32
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP <i>High Band</i>	A+	88	7 yrs	100,000	10% / 10%	12/15/2025 ↪ 01/01/2026	1 yr	0.00 3.50 ↕ 3.50	0.00 1.00 ↕ 1.00		3.64 3.64	3.13 2.78
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP <i>Mid Band</i>	A+	88	7 yrs	35,000	10% / 10%	12/15/2025 ↪ 01/01/2026	1 yr	0.00 3.40 ↕ 3.40	0.00 1.00 ↕ 1.00		3.54 3.54	3.11 2.77
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	12/15/2025 ↪ 01/01/2026	3 yrs	0.00 3.45 ↕ 3.45	0.00		3.45 3.45	3.14 2.91
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	12/15/2025 ↪ 01/01/2026	5 yrs	0.00 3.45 ↕ 3.45	0.00		3.45 3.45	3.29 3.18
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP <i>Low Band</i>	A+	88	7 yrs	10,000	10% / 10%	12/15/2025 ↪ 01/01/2026	1 yr	0.00 3.20 ↕ 3.20	0.00 1.00 ↕ 1.00		3.34 3.34	3.08 2.74
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%	12/19/2025	2 yrs	4.15	1.00		4.35	3.38
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	12/19/2025	2 yrs	4.05	1.00		4.25	3.34

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	Fixed 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				3.40 MYG	10% / 10%	20 yrs	
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	20.00		7.00	3.70	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	27.00	0.95	7.00	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	11.00 to 23.00		6.50	2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	15.00 to 27.00		6.50	2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	46	20,000	FPA	11.00		6.50	2.80	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	46	75,000	FPA	15.00		6.50	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
10-Year Surrender Period											
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				4.60	5% / 5%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			+0.25 9.25 ↑ 9.50	+0.05 4.25 ↑ 4.30	0% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.05	4.20	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.00	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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.25	4.00	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			8.85	4.00	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			+0.25 8.25 ↑ 8.50	+0.05 4.00 ↑ 4.05	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	3.90	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	
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			3.85	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		3.85	10% / 10%	10 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			0.00 14.00 ↔ 14.00	0.00 3.85 ↔ 3.85	0% / 7%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			11.00	3.80	Int / 10%	10 yrs	
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less			9.00	3.75	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA			25.00	3.50	Int / 10%	10 yrs	Included
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.50	0% / 10%	10 yrs	Optional
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	

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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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
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	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			8.00	3.35	5% / 5%	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
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			8.80	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			8.80	3.10	10% / 20%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.10	0% / 10%	10 yrs	
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.00	3.00	10% / 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
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.25	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.25	3.00	0% / 10%	10 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.00	2.95	10% / 10%	10 yrs	Optional
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	13.00 to 14.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	18.00 to 20.00	0.95	5.50	2.90	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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	17.00	0.95	5.50	2.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	A	85	100,000	Single			7.00	2.90	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	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
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			7.80	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			7.80	2.85	10% / 20%	10 yrs	
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		5.00	2.85	5% / 5%	10 yrs	
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	5.00	2.85	10% / 10%	10 yrs	
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.00	2.80	10% / 10%	10 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 CA	A	80	5,000 QL 10,000 NQ	FPA	1.00		6.65	2.80	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA		9.00 to 18.00	6.00	2.70	0% / 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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.00	2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		5.75	2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		5.75	2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	17.00		5.75	2.70	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	20.00		5.75	2.70	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			8.25	2.70	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	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 <i>High Band</i>	A	75	100,000	Single			0.00 4.90 ↔ 4.90	0.00 2.65 ↔ 2.65	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			8.00	2.60	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		8.00	2.60	0% / 10%	10 yrs	Included
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
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			0.00 3.90 ↔ 3.90	0.00 2.40 ↔ 2.40	0% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		7.25	2.20	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			7.00	2.20	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		6.75	2.10	0% / 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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
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
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	14.00 to 21.00		5.50	1.90	Int / 10%	10 yrs	
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				3.65 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			10.75		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	
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		6.50		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	6.50		10% / 10%	10 yrs	
9-Year Surrender Period											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			11.00	3.80	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

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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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
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	14.00		7.50	2.00	Int / 10%	9 yrs	Optional
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
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	14.00		5.50	1.90	Int / 10%	9 yrs	
8-Year Surrender Period											
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			7.60	3.05	0% / 10%	8 yrs	
7-Year Surrender Period											
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.25	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	8.25	4.35	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA High Band	A	85	100,000	Single			0.00 18.00 18.00	0.00 4.30 4.30	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			+0.25 9.25 ↑ 9.50	+0.05 4.25 ↑ 4.30	0% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA Low Band	A	85	25,000	Single			0.00 16.00 16.00	0.00 4.15 4.15	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band	A	85	100,000	Single			16.00	4.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA High Band	A	85	100,000	FPA			9.00	4.00	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA Low Band	A	85	25,000	Single			+0.25 8.25 ↑ 8.50	+0.05 4.00 ↑ 4.05	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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	3.90	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			8.75	3.85	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			10.00	3.80	Int / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.25	3.80	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less			9.00	3.75	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.50	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.50	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	
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
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00 ↕ 16.00	3.20 ↕ 3.20	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

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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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			4.75	2.60	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.00	2.60	0% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 CA	A	80	5,000 QL 10,000 NQ	FPA	11.00		5.65	2.50	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			0.00 4.60 ↔ 4.60	0.00 2.40 ↔ 2.40	0% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			0.00 3.60 ↔ 3.60	0.00 2.15 ↔ 2.15	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			6.75	2.10	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less		7.00	6.50	2.05	0% / 10%	7 yrs	
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				3.10 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				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				3.65 MYG	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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
5-Year Surrender Period											
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			0.00 18.00 18.00	0.00 4.30 4.30	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			+0.50 9.00 ↑ 9.50	+0.10 4.20 ↑ 4.30	0% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			0.00 16.00 16.00	0.00 4.15 4.15	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	4.00	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			+0.50 8.00 ↑ 8.50	+0.10 3.95 ↑ 4.05	0% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			8.25	3.85	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			16.00	3.75	10% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			9.00	3.75	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	3.65	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			9.00	3.55	Int / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.50	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.50	10% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.50	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	

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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
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	
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
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 Set 5 II CA <i>Low Band</i>	A	85	10,000	FPA			6.25	3.00	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			8.75	2.70	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
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			7.75	2.50	0% / 10%	5 yrs	
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				3.65 MYG	10% / 10%	5 yrs	
4-Year Surrender Period											
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less			8.00	3.75	10% / 10%	4 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	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			7.50	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			8.00	3.75	10% / 10%	3 yrs	
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			7.50	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	0	0		
SYMETRA LIFE INSURANCE COMPANY Freedom Income Annuity	A	0	0		
SYMETRA LIFE INSURANCE COMPANY Freedom Income Annuity with Death Benefit	A	0	0		