

# 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.<br>Palladium MYG MAX 3 MVA <i>High Band</i>           | A       | 90            | 250,000     | 10 yrs    | 0% / 0%                      | 01/01/2026  |               | 4.90         | 4.90      | 3 yrs    | 4.90                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>High Band</i>       | A       | 90            | 250,000     | 10 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.75         | 4.75      | 3 yrs    | 4.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 10 yrs    | 0% / 0%                      | 01/01/2026  |               | 4.75         | 4.75      | 3 yrs    | 4.75                |
| ATHENE IA<br>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<br>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.<br>Palladium Match MYG Annuity 3 MVA <i>High Band</i> | A       | 90            | 250,000     | 3 yrs                                                                                        | 10% / 10%                    | 01/01/2026  |               | 4.65         | 4.65      | 3 yrs                                                                                       | 4.65                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>Low Band</i>            | A       | 90            | 5,000       | 10 yrs    | 0% / 0%                      | 01/01/2026  |               | 4.65         | 4.65      | 3 yrs    | 4.65                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>High Band</i>           | A       | 85            | 250,000     | 3 yrs                                                                                        | Int / Int                    | 12/30/2025  |               | 4.65         | 4.65      | 3 yrs                                                                                       | 4.65                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Mid Band</i>        | A       | 90            | 100,000     | 10 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.60         | 4.60      | 3 yrs    | 4.60                |
| NATIONAL LIFE GROUP<br>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                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>            | A       | 85            | 100,000     | 3 yrs                                                                                        | Int / Int                    | 12/30/2025  |               | 4.60         | 4.60      | 3 yrs                                                                                       | 4.60                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>High Band</i>               | A       | 85            | 250,000     | 3 yrs                                                                                        | 15% / 15%                    | 12/30/2025  |               | 4.55         | 4.55      | 3 yrs                                                                                       | 4.55                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>  | A       | 90            | 100,000     | 3 yrs                                                                                        | 10% / 10%                    | 01/01/2026  |               | 4.50         | 4.50      | 3 yrs                                                                                       | 4.50                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Low Band</i>        | A       | 90            | 5,000       | 10 yrs  | 10% / 10%                    | 01/01/2026  |               | 4.50         | 4.50      | 3 yrs  | 4.50                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>                | A       | 85            | 100,000     | 3 yrs                                                                                        | 15% / 15%                    | 12/30/2025  |               | 4.50         | 4.50      | 3 yrs                                                                                       | 4.50                |
| NORTH AMERICAN COMPANY<br>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<br>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                |

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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 |
|--------------------------------------------------------------------------------------|---------|---------------|-------------|---------------------------------------------------------------------------------------------|------------------------------|-------------|---------------|--------------|-----------|---------------------------------------------------------------------------------------------|---------------------|
| ATHENE IA<br>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.<br>Palladium Match MYG Annuity 3 MVA <i>Low Band</i> | A       | 90            | 5,000       | 3 yrs                                                                                       | 10% / 10%                    | 01/01/2026  |               | 4.40         | 4.40      | 3 yrs                                                                                       | 4.40                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 3 yrs                                                                                       | Int / Int                    | 12/30/2025  |               | 4.40         | 4.40      | 3 yrs                                                                                       | 4.40                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>           | A       | 85            | 50,000      | 3 yrs                                                                                       | Int / Int                    | 12/30/2025  |               | 4.40         | 4.40      | 3 yrs                                                                                       | 4.40                |
| NATIONAL LIFE GROUP<br>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                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Low Band</i>               | A       | 85            | 10,000      | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.30         | 4.30      | 3 yrs                                                                                       | 4.30                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>               | A       | 85            | 50,000      | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.30         | 4.30      | 3 yrs                                                                                       | 4.30                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>High Band</i>     | A       | 90            | 250,000     | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.30         | 4.30      | 3 yrs                                                                                       | 4.30                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>High Band</i>                     | A+      | 90            | 500,000     | 3 yrs                                                                                       | 0% / 10%                     | 01/01/2026  |               | 4.25         | 4.25      | 3 yrs                                                                                       | 4.25                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Mid Band</i>      | A       | 90            | 100,000     | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.25         | 4.25      | 3 yrs                                                                                       | 4.25                |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 LOAN <i>High Band</i>                      | A+      | 90            | 100,000     | 3 yrs                                                                                       | 0% / 10%                     | 12/16/2025  |               | 4.20         | 4.20      | 3 yrs                                                                                       | 4.20                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>High Band</i>                      | A+      | 90            | 500,000     | 3 yrs                                                                                       | 10% / 10%                    | 01/01/2026  |               | 4.15         | 4.15      | 3 yrs                                                                                       | 4.15                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>                     | A       | 85            | 100,000     | 3 yrs                                                                                       | 10% / 10%                    | 10/06/2025  |               | 4.10         | 4.10      | 3 yrs                                                                                       | 4.10                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Mid Band</i>                      | A+      | 90            | 100,000     | 3 yrs                                                                                       | 0% / 10%                     | 01/01/2026  |               | 4.10         | 4.10      | 3 yrs                                                                                       | 4.10                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>                   | A+      | 90            | 20,000      | 3 yrs  | 0% / Int                     | 09/19/2025  |               | 4.05         | 4.05      | 3 yrs  | 4.05                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Low Band</i>      | A       | 90            | 10,000      | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.05         | 4.05      | 3 yrs                                                                                       | 4.05                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Mid Band</i>      | A       | 90            | 50,000      | 3 yrs                                                                                       | 15% / 15%                    | 12/30/2025  |               | 4.05         | 4.05      | 3 yrs                                                                                       | 4.05                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Mid Band</i>                       | A+      | 90            | 100,000     | 3 yrs                                                                                       | 10% / 10%                    | 01/01/2026  |               | 4.00         | 4.00      | 3 yrs                                                                                       | 4.00                |

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| Carrier / Product Name                                                                | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate            | Years Rate GTD | GTD Yield Surrender |
|---------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------|----------------|---------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Low Band</i>                       | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 01/01/2026                 |               | 3.95         | 3.95                 | 3 yrs          | 3.95                |
| NATIONAL LIFE GROUP<br>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<br>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                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>                        | A+      | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 01/01/2026                 |               | 3.85         | 3.85                 | 3 yrs          | 3.85                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>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                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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                |
| Rate Guaranteed 4-Years                                                               |         |               |             |          |                              |                            |               |              |                      |                |                     |
| AMERICAN GENERAL LIFE INS. CO.<br>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.<br>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.<br>Palladium MYG MAX 5 MVA <i>High Band</i>           | A       | 90            | 250,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 5.20         | 5.20                 | 5 yrs ↻        | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i>       | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 5.10         | 5.10                 | 5 yrs ↻        | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 5.05         | 5.05                 | 5 yrs ↻        | 5.05                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000     | 5 yrs    | 10% / 10%                    | 01/01/2026                 |               | 5.00         | 5.00                 | 5 yrs          | 5.00                |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>High Band</i>                                | A+      | 85            | 75,000      | 5 yrs    | 10% / 10%                    | 01/06/2026<br>↻ 01/13/2026 |               | 5.00<br>5.00 | 0.00<br>5.00<br>5.00 | 5 yrs          | 5.00<br>5.00        |
| ATHENE IA<br>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.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>        | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 4.95         | 4.95                 | 5 yrs ↻        | 4.95                |

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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.<br>Palladium MYG MAX 5 MVA <i>Low Band</i>           | A       | 90            | 5,000       | 10 yrs ↻ | 0% / 0%                      | 01/01/2026  |               | 4.95         | 4.95      | 5 yrs ↻        | 4.95                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>           | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 12/30/2025  |               | 4.95         | 4.95      | 5 yrs          | 4.95                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>High Band</i>          | A       | 85            | 250,000     | 5 yrs    | Int / Int                    | 12/30/2025  |               | 4.95         | 4.95      | 5 yrs          | 4.95                |
| ATHENE IA<br>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                |
| NORTH AMERICAN COMPANY<br>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.<br>Palladium Match MYG Annuity 5 MVA <i>Mid Band</i> | A       | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.85         | 4.85      | 5 yrs          | 4.85                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>       | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 01/01/2026  |               | 4.85         | 4.85      | 5 yrs ↻        | 4.85                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>               | A       | 85            | 100,000     | 5 yrs    | 15% / 15%                    | 12/30/2025  |               | 4.85         | 4.85      | 5 yrs          | 4.85                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>High Band</i>              | A       | 85            | 250,000     | 5 yrs    | 15% / 15%                    | 12/30/2025  |               | 4.85         | 4.85      | 5 yrs          | 4.85                |
| NATIONAL LIFE GROUP<br>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                |
| LINCOLN FINANCIAL<br>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.<br>Palladium Match MYG Annuity 5 MVA <i>Low Band</i> | A       | 90            | 5,000       | 5 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.75         | 4.75      | 5 yrs          | 4.75                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>High Band</i>                     | A+      | 90            | 500,000     | 5 yrs    | 0% / 10%                     | 01/01/2026  |               | 4.75         | 4.75      | 5 yrs          | 4.75                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 5 yrs    | Int / Int                    | 12/30/2025  |               | 4.75         | 4.75      | 5 yrs          | 4.75                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>           | A       | 85            | 50,000      | 5 yrs    | Int / Int                    | 12/30/2025  |               | 4.75         | 4.75      | 5 yrs          | 4.75                |
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA                                               | A+      | 89            | 25,000      | 5 yrs ↻  | 10% / 10%                    | 01/05/2026  |               | 4.75         | 4.75      | 5 yrs ↻        | 4.75                |
| ATHENE IA<br>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<br>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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| 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<br>Secure Saver 5 MVA <i>Mid Band</i>                               | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 01/06/2026<br>↪ 01/13/2026 |               | 4.65<br>4.65 | 0.00<br>4.65<br>4.65 | 5 yrs          | 4.65<br>4.65        |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>                     | A+      | 90            | 500,000     | 5 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.65         | 4.65                 | 5 yrs          | 4.65                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Low Band</i>              | A       | 85            | 10,000      | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.65         | 4.65                 | 5 yrs          | 4.65                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>              | A       | 85            | 50,000      | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.65         | 4.65                 | 5 yrs          | 4.65                |
| NORTH AMERICAN COMPANY<br>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<br>Symetra Select Pro 5 GROF ROP <i>Mid Band</i>     | A       | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.55         | 4.55                 | 5 yrs          | 4.55                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>High Band</i>    | A       | 90            | 250,000     | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.55         | 4.55                 | 5 yrs          | 4.55                |
| AMERICAN GENERAL LIFE INS. CO.<br>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<br>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<br>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                |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN <i>High Band</i>                     | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 12/16/2025                 |               | 4.40         | 4.40                 | 5 yrs          | 4.40                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>Low Band</i>     | A       | 90            | 10,000      | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.35         | 4.35                 | 5 yrs          | 4.35                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>Mid Band</i>     | A       | 90            | 50,000      | 5 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.35         | 4.35                 | 5 yrs          | 4.35                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                     | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 10/06/2025                 |               | 4.30         | 4.30                 | 5 yrs          | 4.30                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Mid Band</i>                     | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 01/01/2026                 |               | 4.30         | 4.30                 | 5 yrs          | 4.30                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Mid Band</i>                      | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.20         | 4.20                 | 5 yrs          | 4.20                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Low Band</i>                     | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 01/01/2026                 |               | 4.15         | 4.15                 | 5 yrs          | 4.15                |

## 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 |
|------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|------------------------|----------------|---------------------|
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN <i>Low Band</i>                     | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 12/16/2025                 |               | 4.10         | 4.10                   | 5 yrs          | 4.10                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>                 | A+      | 89            | 50,000      | 5 yrs ↻  | 10% / 10%                    | 01/05/2026                 |               | 4.10         | 4.10                   | 5 yrs ↻        | 4.10                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>Low Band</i> | A       | 85            | 25,000      | 10 yrs ↻ | 0% / 15%                     | 12/22/2025                 |               | 4.05         | 4.05                   | 5 yrs ↻        | 4.05                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                     | A+      | 90            | 25,000      | 5 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.05         | 4.05                   | 5 yrs          | 4.05                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>                  | A+      | 89            | 5,000       | 5 yrs ↻  | 10% / 10%                    | 01/05/2026                 |               | 3.95         | 3.95                   | 5 yrs ↻        | 3.95                |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Low Band</i>                              | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 01/06/2026<br>↻ 01/13/2026 |               | 3.80<br>3.80 | 0.00<br>3.80<br>↻ 3.80 | 5 yrs          | 3.80<br>3.80        |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>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<br>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.<br>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.<br>Palladium MYG MAX 6 MVA <i>High Band</i>        | A       | 90            | 250,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 9.70         | 4.70                   | 6 yrs ↻        | 5.52                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i>    | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 9.55         | 4.55                   | 6 yrs ↻        | 5.37                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 6 MVA <i>Mid Band</i>         | A       | 90            | 100,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 9.55         | 4.55                   | 6 yrs ↻        | 5.37                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 6 MVA <i>Low Band</i>         | A       | 90            | 5,000       | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 9.45         | 4.45                   | 6 yrs ↻        | 5.27                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Mid Band</i>     | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 9.40         | 4.40                   | 6 yrs ↻        | 5.22                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Low Band</i>     | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 9.30         | 4.30                   | 6 yrs ↻        | 5.12                |

## 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 |
|---------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|---------------------------|----------------|---------------------|
| AMERICAN GENERAL LIFE INS. CO.<br>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.<br>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.<br>Palladium MYG MAX 7 MVA <i>High Band</i>           | A       | 90            | 250,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 5.20         | 5.20                      | 7 yrs ↻        | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i>       | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 5.10         | 5.10                      | 7 yrs ↻        | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 5.05         | 5.05                      | 7 yrs ↻        | 5.05                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>Mid Band</i>            | A       | 85            | 100,000     | 7 yrs    | Int / Int                    | 12/30/2025                 |               | 5.05         | 5.05                      | 7 yrs          | 5.05                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>High Band</i>           | A       | 85            | 250,000     | 7 yrs    | Int / Int                    | 12/30/2025                 |               | 5.05         | 5.05                      | 7 yrs          | 5.05                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 7 MVA <i>High Band</i> | A       | 90            | 250,000     | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 5.00         | 5.00                      | 7 yrs          | 5.00                |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                                   | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 12/05/2025                 |               | 4.95         | 4.95                      | 7 yrs          | 4.95                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Mid Band</i>        | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026                 |               | 4.95         | 4.95                      | 7 yrs ↻        | 4.95                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA <i>Low Band</i>            | A       | 90            | 5,000       | 10 yrs ↻ | 0% / 0%                      | 01/01/2026                 |               | 4.95         | 4.95                      | 7 yrs ↻        | 4.95                |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>High Band</i>                  | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 12/05/2025                 |               | 4.90         | 4.90                      | 7 yrs          | 4.90                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>High Band</i>                                | A+      | 85            | 75,000      | 7 yrs    | 10% / 10%                    | 01/06/2026<br>↻ 01/13/2026 |               | 4.90<br>4.90 | 0.00<br>4.90<br>↕<br>4.90 | 7 yrs          | 4.90<br>4.90        |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>                | A       | 85            | 100,000     | 7 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.90         | 4.90                      | 7 yrs          | 4.90                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>High Band</i>               | A       | 85            | 250,000     | 7 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.90         | 4.90                      | 7 yrs          | 4.90                |
| MUTUAL OF OMAHA<br>Ultra Premier 7 MVA                                                | A+      | 88            | 25,000      | 7 yrs ↻  | 10% / 10%                    | 01/05/2026                 |               | 4.90         | 4.90                      | 7 yrs ↻        | 4.90                |

## 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 |
|--------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|---------------|--------------|------------------|----------------|---------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 7 MVA <i>Mid Band</i> | A       | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 01/01/2026               |               | 4.85         | 4.85             | 7 yrs          | 4.85                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Low Band</i>       | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 01/01/2026               |               | 4.85         | 4.85             | 7 yrs          | 4.85                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>High Band</i>                     | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 10/06/2025               |               | 4.85         | 4.85             | 7 yrs          | 4.85                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 7 yrs    | Int / Int                    | 12/30/2025               |               | 4.85         | 4.85             | 7 yrs          | 4.85                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>Mid Band</i>           | A       | 85            | 50,000      | 7 yrs    | Int / Int                    | 12/30/2025               |               | 4.85         | 4.85             | 7 yrs          | 4.85                |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>                 | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 12/15/2025               |               | 4.80         | 4.80             | 7 yrs          | 4.80                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 7 MVA <i>Low Band</i> | A       | 90            | 5,000       | 7 yrs    | 10% / 10%                    | 01/01/2026               |               | 4.75         | 4.75             | 7 yrs          | 4.75                |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>Low Band</i>                                   | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 12/05/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>High Band</i>                  | A+      | 90            | 100,000     | 7 yrs    | 0% / Int                     | 09/19/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Low Band</i>               | A       | 85            | 10,000      | 7 yrs    | 15% / 15%                    | 12/30/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>               | A       | 85            | 50,000      | 7 yrs    | 15% / 15%                    | 12/30/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>Mid Band</i>      | A       | 90            | 100,000     | 7 yrs    | 15% / 15%                    | 12/30/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>High Band</i>     | A       | 90            | 250,000     | 7 yrs    | 15% / 15%                    | 12/30/2025               |               | 4.70         | 4.70             | 7 yrs          | 4.70                |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>Low Band</i>                  | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 12/05/2025               |               | 4.65         | 4.65             | 7 yrs          | 4.65                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>Low Band</i>                      | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 10/06/2025               |               | 4.65         | 4.65             | 7 yrs          | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA <i>High Band</i>                     | A+      | 90            | 500,000     | 7 yrs    | 0% / 10%                     | 01/01/2026               |               | 4.65         | 4.65             | 7 yrs          | 4.65                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Mid Band</i>                                | A+      | 85            | 25,000      | 7 yrs    | 10% / 10%                    | 01/06/2026<br>01/13/2026 |               | 4.55<br>4.55 | 0.00<br>4.55<br> | 7 yrs          | 4.55<br>4.55        |

## 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 |
|-------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------------------------|----------------|---------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>High Band</i>                     | A+      | 90            | 500,000     | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.55         | 4.55                           | 7 yrs          | 4.55                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA <i>Mid Band</i>                     | A+      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 01/01/2026                 |               | 4.50         | 4.50                           | 7 yrs          | 4.50                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>Low Band</i>     | A       | 90            | 10,000      | 7 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.50         | 4.50                           | 7 yrs          | 4.50                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>Mid Band</i>     | A       | 90            | 50,000      | 7 yrs    | 15% / 15%                    | 12/30/2025                 |               | 4.50         | 4.50                           | 7 yrs          | 4.50                |
| NORTH AMERICAN COMPANY<br>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<br>SecureOption Choice 7 CA <i>Mid Band</i>                      | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.40         | 4.40                           | 7 yrs          | 4.40                |
| AMERICAN GENERAL LIFE INS. CO.<br>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<br>SecureOption Choice 7 MVA <i>Low Band</i>                     | A+      | 90            | 25,000      | 7 yrs    | 0% / 10%                     | 01/01/2026                 |               | 4.35         | 4.35                           | 7 yrs          | 4.35                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>                  | A+      | 88            | 50,000      | 7 yrs ↻  | 10% / 10%                    | 01/05/2026                 |               | 4.35         | 4.35                           | 7 yrs ↻        | 4.35                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>Low Band</i>                      | A+      | 90            | 25,000      | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 4.25         | 4.25                           | 7 yrs          | 4.25                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>                   | A+      | 88            | 5,000       | 7 yrs ↻  | 10% / 10%                    | 01/05/2026                 |               | 4.20         | 4.20                           | 7 yrs ↻        | 4.20                |
| AMERICAN GENERAL LIFE INS. CO.<br>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                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Low Band</i>                               | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 01/06/2026<br>↻ 01/13/2026 |               | 3.80<br>3.80 | 0.00<br>3.80<br>+0.00<br>-0.00 | 7 yrs          | 3.80<br>3.80        |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>High Band</i>               | A+      | 88            | 100,000     | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 3.75         | 3.75                           | 7 yrs          | 3.75                |
| LINCOLN FINANCIAL<br>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<br>SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>                | A+      | 88            | 35,000      | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 3.65         | 3.65                           | 7 yrs          | 3.65                |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>Low Band</i>                | A+      | 88            | 10,000      | 7 yrs    | 10% / 10%                    | 01/01/2026                 |               | 3.45         | 3.45                           | 7 yrs          | 3.45                |

## 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 8-Years                                                          |         |               |             |          |                              |             |               |              |           |                |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i>  | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 8 yrs          | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>   | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 4.95         | 4.95      | 8 yrs          | 4.95                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>   | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 4.85         | 4.85      | 8 yrs          | 4.85                |
| Rate Guaranteed 9-Years                                                          |         |               |             |          |                              |             |               |              |           |                |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i>  | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 9 yrs          | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Mid Band</i>   | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 4.95         | 4.95      | 9 yrs          | 4.95                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Low Band</i>   | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 4.85         | 4.85      | 9 yrs          | 4.85                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>High Band</i>                 | A+      | 90            | 500,000     | 9 yrs    | 0% / 10%                     | 01/01/2026  |               | 4.85         | 4.85      | 9 yrs          | 4.85                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>High Band</i>                  | A+      | 90            | 500,000     | 9 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.75         | 4.75      | 9 yrs          | 4.75                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>Mid Band</i>                  | A+      | 90            | 100,000     | 9 yrs    | 0% / 10%                     | 01/01/2026  |               | 4.70         | 4.70      | 9 yrs          | 4.70                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Mid Band</i>                   | A+      | 90            | 100,000     | 9 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.60         | 4.60      | 9 yrs          | 4.60                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>Low Band</i>                  | A+      | 90            | 25,000      | 9 yrs    | 0% / 10%                     | 01/01/2026  |               | 4.55         | 4.55      | 9 yrs          | 4.55                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Low Band</i>                   | A+      | 90            | 25,000      | 9 yrs    | 10% / 10%                    | 01/01/2026  |               | 4.45         | 4.45      | 9 yrs          | 4.45                |
| Rate Guaranteed 10-Years                                                         |         |               |             |          |                              |             |               |              |           |                |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 01/01/2026  |               | 5.25         | 5.25      | 10 yrs         | 5.25                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 10 yrs         | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 01/01/2026  |               | 5.10         | 5.10      | 10 yrs         | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 01/01/2026  |               | 5.00         | 5.00      | 10 yrs         | 5.00                |

## MYGA Products

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| Carrier /<br>Product Name                                                            | AM<br>Best | Max<br>Issue Age | Min Premium | SC Years | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Premium<br>Bonus | Current<br>Rate | Base<br>Rate | Years<br>Rate<br>GTD | GTD Yield<br>Surrender |
|--------------------------------------------------------------------------------------|------------|------------------|-------------|----------|------------------------------------|----------------|------------------|-----------------|--------------|----------------------|------------------------|
| LINCOLN FINANCIAL<br>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.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i>      | A          | 90               | 100,000     | 10 yrs   | 10% / 10%                          | 01/01/2026     |                  | 4.95            | 4.95         | 10 yrs               | 4.95                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>      | A          | 90               | 5,000       | 10 yrs   | 10% / 10%                          | 01/01/2026     |                  | 4.85            | 4.85         | 10 yrs               | 4.85                   |
| AMERICAN GENERAL LIFE INS. CO.<br>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.<br>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<br>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.<br>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<br>NWL Protector One MVA, LOAN                                               | A-      | 75 QL<br>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<br>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<br>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<br>Bonus Flexible <i>High Band</i>                                                 | A+      | 89             | 8 yrs    | 50,000               | 10% / 10%                    | 01/05/2026  | 1 yr           | 3.85      | 1.00       |               | 3.97                | 0.64                |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>Low Band</i>                                                  | A+      | 89             | 8 yrs    | 5,000                | 10% / 10%                    | 01/05/2026  | 1 yr           | 3.70      | 1.00       |               | 3.82                | 0.62                |
| 7-Year Surrender Period                                                                            |         |                |          |                      |                              |             |                |           |            |               |                     |                     |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>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.<br>Wealth Quest Citadel 7 Diamond ROP <i>High Band</i>             | A       | 85             | 7 yrs    | 100,000              | 10% / 10%                    | 01/01/2026  | 2 yrs          | 4.20      | 2.00       |               | 4.48                | 3.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>              | A       | 85             | 7 yrs    | 2,000 QL<br>5,000 NQ | 10% / 10%                    | 01/01/2026  | 2 yrs          | 4.10      | 2.00       |               | 4.38                | 3.27                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>High Band</i>                                | A+      | 88             | 7 yrs    | 100,000              | 10% / 10%                    | 01/01/2026  | 3 yrs          | 3.75      | 0.00       |               | 3.75                | 3.03                |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>High Band</i>                                | A+      | 88             | 7 yrs    | 100,000              | 10% / 10%                    | 01/01/2026  | 5 yrs          | 3.75      | 0.00       |               | 3.75                | 3.39                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>Mid Band</i>                                 | A+      | 88             | 7 yrs    | 35,000               | 10% / 10%                    | 01/01/2026  | 3 yrs          | 3.65      | 0.00       |               | 3.65                | 2.99                |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>Mid Band</i>                                 | A+      | 88             | 7 yrs    | 35,000               | 10% / 10%                    | 01/01/2026  | 5 yrs          | 3.65      | 0.00       |               | 3.65                | 3.32                |
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>High Band</i>                                | A+      | 88             | 7 yrs    | 100,000              | 10% / 10%                    | 01/01/2026  | 1 yr           | 3.50      | 1.00       |               | 3.64                | 2.78                |

## Traditional Fixed Products

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| Carrier /<br>Product Name                                                              | AM<br>Best | Max<br>Issue Age | SC Years | Min Premium | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Years<br>Rate<br>GTD | Base<br>Rate | Bonus<br>Rate | Premium<br>Bonus | CUR Yield<br>Surrender | GTD Yield<br>Surrender |
|----------------------------------------------------------------------------------------|------------|------------------|----------|-------------|------------------------------------|----------------|----------------------|--------------|---------------|------------------|------------------------|------------------------|
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>Mid Band</i>                     | A+         | 88               | 7 yrs    | 35,000      | 10% / 10%                          | 01/01/2026     | 1 yr                 | 3.40         | 1.00          |                  | 3.54                   | 2.77                   |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>Low Band</i>                     | A+         | 88               | 7 yrs    | 10,000      | 10% / 10%                          | 01/01/2026     | 3 yrs                | 3.45         | 0.00          |                  | 3.45                   | 2.91                   |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>Low Band</i>                     | A+         | 88               | 7 yrs    | 10,000      | 10% / 10%                          | 01/01/2026     | 5 yrs                | 3.45         | 0.00          |                  | 3.45                   | 3.18                   |
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>Low Band</i>                     | A+         | 88               | 7 yrs    | 10,000      | 10% / 10%                          | 01/01/2026     | 1 yr                 | 3.20         | 1.00          |                  | 3.34                   | 2.74                   |
| 5-Year Surrender Period                                                                |            |                  |          |             |                                    |                |                      |              |               |                  |                        |                        |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>High Band</i> | A          | 85               | 5 yrs    | 100,000     | 10% / 10%                          | 01/01/2026     | 2 yrs                | 4.15         | 1.00          |                  | 4.35                   | 3.38                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>  | A          | 85               | 5 yrs    | 5,000       | 10% / 10%                          | 01/01/2026     | 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.<br>Rate Certainty Annuity 20 MVA                         | A       | 50                         | 5,000 QL<br>10,000 NQ | Single       |                |             |                       | 3.40 MYG   | 10% / 10%                    | 20 yrs   |          |
| 15-Year Surrender Period                                                                 |         |                            |                       |              |                |             |                       |            |                              |          |          |
| ATHENE IA<br>Athene Performance Elite® 15 MVA                                            | A+      | 73                         | 10,000                | Single       | 20.00          |             | 7.00                  | 3.70       | 0% / 5%                      | 15 yrs   |          |
| ATHENE IA<br>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<br>NWL Ultra Future® LOAN                                          | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ  | FPA          | 7.75 to 9.00   |             |                       | 3.00       | 0% / 10%                     | 15 yrs   | Optional |
| 14-Year Surrender Period                                                                 |         |                            |                       |              |                |             |                       |            |                              |          |          |
| NORTH AMERICAN COMPANY<br>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<br>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<br>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<br>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<br>NWL Ultra Classic® LOAN                                         | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ  | FPA          |                |             |                       | 4.50       | 0% / 10%                     | 13 yrs   | Optional |
| 10-Year Surrender Period                                                                 |         |                            |                       |              |                |             |                       |            |                              |          |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Conservative Allocation) MVA | A       | 85                         | 5,000 QL<br>10,000 NQ | Single       |                |             |                       | 4.60       | 5% / 5%                      | 10 yrs   |          |
| COREBRIDGE FINANCIAL<br>Power 10 Protector MVA <i>High Band</i>                          | A       | 75                         | 100,000               | Single       |                |             | 9.50                  | 4.30       | 0% / 10%                     | 10 yrs   |          |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 10 MVA <i>High Band</i>                           | A       | 80                         | 100,000               | FPA          |                |             | 9.05                  | 4.20       | 10% / 10%                    | 10 yrs   |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>Low Band</i>                 | A       | 75                         | 25,000                | Single       |                |             | 8.50                  | 4.05       | 0% / 10%                     | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>High Band</i>           | A       | 85                         | 100,000               | Single       |                |             | 16.00                 | 4.00       | 10% / 10%                    | 10 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   |
|-----------------------------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 10 MVA <i>Low Band</i>                                                   | A       | 80            | 10,000                | FPA            |               |             | 8.25                  | 4.00       | 10% / 10%                    | 10 yrs   |          |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 10 CA <i>High Band</i>                                                   | A       | 80            | 100,000               | FPA            |               |             | 8.85                  | 4.00       | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>Low Band</i>                                   | A       | 85            | 25,000                | Single         |               |             | 15.75                 | 3.90       | 10% / 10%                    | 10 yrs   |          |
| LINCOLN FINANCIAL<br>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.<br>Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA      | A       | 85            | 5,000 QL<br>10,000 NQ | Single         | 14.00         |             |                       | 3.85       | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE | A       | 85            | 5,000 QL<br>10,000 NQ | Single         | 20.00         | 0.95        |                       | 3.85       | 10% / 10%                    | 10 yrs   |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Stride MVA                                                            | A       | 80            | 25,000                | Single         |               |             | 14.00                 | 3.85       | 0% / 7%                      | 10 yrs   | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 10 MVA                                                     | A       | 80            | 5,000                 | FPA            |               |             | 11.00                 | 3.80       | Int / 10%                    | 10 yrs   |          |
| MUTUAL OF OMAHA<br>Ultra Advantage 10 MVA                                                                       | A+      | 80            | 10,000                | 1 Year or Less |               |             | 9.25                  | 3.75       | 10% / 10%                    | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 MVA                                                    | A       | 80            | 5,000                 | FPA            |               |             | 25.00                 | 3.50       | Int / 10%                    | 10 yrs   | Included |
| NORTH AMERICAN COMPANY<br>NAC Control. X MVA                                                                    | A+      | 79            | 20,000                | Single         |               |             | 8.50                  | 3.50       | 0% / 10%                     | 10 yrs   | Optional |
| MUTUAL OF OMAHA<br>Ultra Advantage 10 With ROP MVA, ROP                                                         | A+      | 80            | 10,000                | 1 Year or Less |               |             | 8.75                  | 3.50       | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>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<br>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<br>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<br>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.<br>Smart Start Accumulator (Custom Allocation) MVA                              | A       | 85            | 5,000 QL<br>10,000 NQ | Single         |               |             | 8.00                  | 3.35       | 5% / 5%                      | 10 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   |
|---------------------------------------------------------------------------------------------------------------|---------|----------------------------|-----------------------|----------------|-------------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>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<br>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<br>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<br>Zenith Growth 10 MVA, LOAN                                                             | A+      | 85                         | 25,000                | 1 Year or Less |                   |             | 9.50                  | 3.10       | 0% / 10%                     | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>NWL IMPACT 10® LOAN                                                                  | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ  | FPA            | 7.00              |             |                       | 3.00       | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>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<br>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.<br>Strategy Indexed Annuity PLUS 10 MVA                                       | A       | 80                         | 5,000 QL<br>10,000 NQ | FPA            | 1.00              |             | 7.00                  | 2.95       | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Agility 10 MVA                                                                                   | A+      | 80                         | 10,000                | Single         |                   |             | 5.25                  | 2.90       | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Agility 10 CA MVA                                                                                | A+      | 80                         | 10,000                | Single         |                   |             | 5.25                  | 2.90       | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Athene Performance Elite 10 MVA                                                                  | A+      | 78                         | 10,000                | Single         | 13.00<br>to 14.00 |             | 5.50                  | 2.90       | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 CA MVA                                                               | A+      | 78                         | 10,000                | Single         | 12.00             |             | 5.50                  | 2.90       | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 Plus MVA, ROP, FEE                                                   | A+      | 78                         | 10,000                | Single         | 18.00<br>to 20.00 | 0.95        | 5.50                  | 2.90       | 10% / 10%                    | 10 yrs   |          |
| ATHENE IA<br>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<br>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   |          |

# 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   |
|-----------------------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------------|-------------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>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<br>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<br>Ascent Pro 10 Bonus MVA                                                                      | A+      | 80            | 10,000                | Single         | 10.00             |             | 5.50                  | 2.85       | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Ascent Pro 10 Bonus (FL) MVA                                                                 | A+      | 80            | 10,000                | Single         | 10.00             |             | 5.50                  | 2.85       | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>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<br>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<br>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.<br>Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA      | A       | 85            | 5,000 QL<br>10,000 NQ | Single         | 14.00             |             | 5.00                  | 2.85       | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE | A       | 85            | 5,000 QL<br>10,000 NQ | Single         | 20.00             | 0.95        | 5.00                  | 2.85       | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>Low Band</i>                                             | A+      | 79            | 20,000                | FPA            | 9.00<br>to 18.00  |             | 6.00                  | 2.70       | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>High Band</i>                                            | A+      | 79            | 75,000                | FPA            | 12.00<br>to 21.00 |             | 6.00                  | 2.70       | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>Low Band</i>                              | A+      | 79            | 20,000                | FPA            | 9.00<br>to 18.00  |             | 5.75                  | 2.70       | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>High Band</i>                             | A+      | 79            | 75,000                | FPA            | 12.00<br>to 21.00 |             | 5.75                  | 2.70       | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>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<br>Charter Plus 10 CA <i>High Band</i>                                             | A+      | 79            | 75,000                | FPA            | 20.00             |             | 5.75                  | 2.70       | 0% / 10%                     | 10 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   |
|--------------------------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------------|----------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| NATIONAL LIFE GROUP<br>Flex Secure Growth 10 MVA, LOAN                                                       | A+      | 85            | 5,000                 | FPA            |                |             | 8.25                  | 2.70       | 0% / 10%                     | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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.<br>Power 10 Protector Plus Income MVA <i>High Band</i>                        | A       | 75            | 100,000               | Single         |                |             | 4.90                  | 2.65       | 0% / 10%                     | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>Flex Select Income Max Bonus MVA                                                      | A+      | 75            | 5,000                 | FPA            |                |             | 8.00                  | 2.60       | 0% / 10%                     | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>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<br>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.<br>Power 10 Protector Plus Income MVA <i>Low Band</i>                         | A       | 75            | 25,000                | Single         |                |             | 3.90                  | 2.40       | 0% / 10%                     | 10 yrs   | Included |
| NORTH AMERICAN COMPANY<br>BenefitSolutions 10 MVA                                                            | A+      | 79            | 20,000                | Single         |                |             | 5.00                  | 2.30       | 0% / 5%                      | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>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<br>Income Driver 10 MVA                                                                  | A+      | 85            | 25,000                | 1 Year or Less |                |             | 7.00                  | 2.20       | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>Growth Driver 10 MVA, LOAN                                                            | A+      | 75            | 25,000                | 1 Year or Less | 10.00          |             | 6.75                  | 2.10       | 0% / 10%                     | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>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.<br>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<br>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<br>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.<br>Rate Certainty Annuity 10 MVA                                             | A       | 85            | 5,000 QL<br>10,000 NQ | Single         |                |             |                       | 3.65 MYG   | 10% / 10%                    | 10 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   |
|---------------------------------------------------------------------------------------------------------------|---------|----------------------------|-----------------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Aggressive Allocation) MVA                        | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         |               |             |                       |            | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator (Moderate Allocation) MVA                          | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         |               |             | 10.75                 |            | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA      | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         | 14.00         |             |                       |            | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA        | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         | 14.00         |             | 6.50                  |            | 5% / 5%                      | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         | 20.00         | 0.95        |                       |            | 10% / 10%                    | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE   | A       | 85                         | 5,000 QL<br>10,000 NQ | Single         | 20.00         | 0.95        | 6.50                  |            | 10% / 10%                    | 10 yrs   |          |
| 9-Year Surrender Period                                                                                       |         |                            |                       |                |               |             |                       |            |                              |          |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 CA MVA                                                 | A       | 80                         | 5,000                 | FPA            |               |             | 11.00                 | 3.80       | Int / 10%                    | 9 yrs    |          |
| NATIONAL WESTERN LIFE<br>NWL Ultra Future® - State Variation LOAN                                             | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ  | FPA            | 2.00          |             |                       | 3.15       | 10% / 10%                    | 9 yrs    | Optional |
| NATIONAL WESTERN LIFE<br>NWL Ultra Value® LOAN                                                                | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ  | FPA            | 2.00          |             |                       | 3.15       | 10% / 10%                    | 9 yrs    | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>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.<br>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<br>Performance Choice 8 MVA                                                            | A+      | 85                         | 20,000                | FPA            |               |             | 7.60                  | 3.05       | 0% / 10%                     | 8 yrs    |          |
| 7-Year Surrender Period                                                                                       |         |                            |                       |                |               |             |                       |            |                              |          |          |
| ATHENE IA<br>Athene Performance Elite 7 MVA                                                                   | A+      | 83                         | 10,000                | Single         |               |             | 8.25                  | 4.35       | 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 |
|-------------------------------------------------------------------------------|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|--------|
| ATHENE IA<br>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    |        |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>High Band</i>      | A       | 85            | 100,000     | Single         |               |             | 9.50                  | 4.30       | 0% / 10%                     | 7 yrs    |        |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 7 MVA <i>High Band</i>   | A       | 85            | 100,000     | Single         |               |             | 18.00                 | 4.30       | 10% / 10%                    | 7 yrs    |        |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 7 MVA <i>Low Band</i>    | A       | 85            | 25,000      | Single         |               |             | 16.00                 | 4.15       | 10% / 10%                    | 7 yrs    |        |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>Low Band</i>       | A       | 85            | 25,000      | Single         |               |             | 8.50                  | 4.05       | 0% / 10%                     | 7 yrs    |        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA <i>High Band</i> | A       | 85            | 100,000     | Single         |               |             | 16.00                 | 4.00       | 10% / 10%                    | 7 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 7 MVA <i>High Band</i>                 | A       | 85            | 100,000     | FPA            |               |             | 9.00                  | 4.00       | 10% / 10%                    | 7 yrs    |        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA <i>Low Band</i>  | A       | 85            | 25,000      | Single         |               |             | 15.75                 | 3.90       | 10% / 10%                    | 7 yrs    |        |
| LINCOLN FINANCIAL<br>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.<br>AssetShield 7 MVA                    | A       | 85            | 5,000       | FPA            |               |             | 10.00                 | 3.80       | Int / 10%                    | 7 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 7 MVA <i>Low Band</i>                  | A       | 85            | 10,000      | FPA            |               |             | 8.25                  | 3.80       | 10% / 10%                    | 7 yrs    |        |
| MUTUAL OF OMAHA<br>Ultra Advantage 7 MVA                                      | A+      | 85            | 10,000      | 1 Year or Less |               |             | 9.25                  | 3.75       | 10% / 10%                    | 7 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 7 CA <i>Low Band</i>                   | A       | 85            | 10,000      | FPA            |               |             | 7.25                  | 3.50       | 10% / 10%                    | 7 yrs    |        |
| MUTUAL OF OMAHA<br>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<br>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<br>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<br>NAC Guaranteed Allocation 7 Model Blend C MVA       | A+      | 85            | 20,000      | 1 Year or Less |               |             | 7.50                  | 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 | Fixed Rate           | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--------------------------------------------------------------------------------------------------------|---------|----------------------------|----------------------|----------------|---------------|-------------|-----------------------|----------------------|------------------------------|----------|----------|
| NORTH AMERICAN COMPANY<br>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<br>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<br>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<br>Symetra Income Edge Plus 7 MVA <i>High Band</i>                      | A       | 85                         | 100,000              | Single         |               |             | 16.00                 | 3.20                 | 10% / 10%                    | 7 yrs    | Included |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 7® LOAN                                                            | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |             |                       | 3.15                 | 0% / 10%                     | 7 yrs    | Optional |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 7S® LOAN                                                           | A-      | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |             |                       | 3.15                 | 0% / 10%                     | 7 yrs    | Optional |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>High Band</i>                                      | A+      | 85                         | 100,000              | 1 Year or Less |               |             | 0.00<br>6.00<br>6.00  | 0.00<br>3.15<br>3.15 | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Athene Performance Elite® 7 CA MVA                                                        | A+      | 83                         | 10,000               | Single         |               |             | 8.25                  | 3.00                 | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>Athene Performance Elite® 7 Plus CA MVA, ROP, FEE                                         | A+      | 83                         | 10,000               | Single         | 5.00          | 0.95        | 8.25                  | 3.00                 | 10% / 10%                    | 7 yrs    |          |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>Low Band</i>                                       | A+      | 85                         | 25,000               | 1 Year or Less |               |             | 0.00<br>5.70<br>5.70  | 0.00<br>3.00<br>3.00 | 10% / 10%                    | 7 yrs    | Included |
| NATIONAL LIFE GROUP<br>Zenith Growth 7 MVA, LOAN                                                       | A+      | 85                         | 25,000               | 1 Year or Less |               |             | 9.25                  | 3.00                 | 0% / 10%                     | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>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<br>Income 150+ SE 7 MVA <i>High Band</i>                               | A       | 85                         | 100,000              | Single         |               |             | 7.00                  | 2.90                 | 10% / 10%                    | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Max Bonus MVA                                                 | A+      | 75                         | 25,000               | 1 Year or Less |               |             | 9.00                  | 2.90                 | 0% / 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 | Fixed Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|-------------------------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Split Bonus MVA                                                    | A+      | 75            | 25,000                | 1 Year or Less | 5.00          |             | 9.00                  | 2.90       | 0% / 10%                     | 7 yrs    | Included |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Income Edge Plus 7 MVA <i>Low Band</i>                            | A       | 85            | 10,000                | Single         |               |             | 10.00                 | 2.85       | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Agility 7 MVA                                                                                  | A+      | 83            | 10,000                | Single         |               |             | 5.00                  | 2.75       | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Agility 7 CA MVA                                                                               | A+      | 83            | 10,000                | Single         |               |             | 5.00                  | 2.75       | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA <i>Low Band</i>                                     | A       | 85            | 10,000                | Single         |               |             | 6.75                  | 2.65       | 10% / 10%                    | 7 yrs    | Optional |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 MVA                                      | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            | 11.00         |             | 6.00                  | 2.65       | 10% / 10%                    | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Flex Secure Growth 7 MVA                                                             | A+      | 85            | 5,000                 | FPA            |               |             | 8.00                  | 2.60       | 0% / 10%                     | 7 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>High Band</i>                        | A       | 80            | 100,000               | Single         |               |             | 4.60                  | 2.40       | 0% / 10%                     | 7 yrs    | Included |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>Low Band</i>                         | A       | 80            | 25,000                | Single         |               |             | 3.60                  | 2.15       | 0% / 10%                     | 7 yrs    | Included |
| NATIONAL LIFE GROUP<br>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<br>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.<br>California IncomeShield 7 MVA                                      | A       | 80            | 5,000                 | FPA            |               |             | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 7 MVA                                                 | A       | 80            | 5,000                 | FPA            |               |             | 4.50                  | 1.70       | Int / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>AccuMax 7 MVA <i>Low Band</i>                                                                  | A+      | 83            | 10,000                | Single         |               |             |                       | 3.10 MYG   | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>AccuMax 7 MVA <i>High Band</i>                                                                 | A+      | 83            | 100,000               | Single         |               |             |                       | 3.35 MYG   | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i> | A       | 85            | 100,000               | Single         |               |             |                       |            | 10% / 10%                    | 7 yrs    |          |

# Fixed Indexed Annuities

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| Carrier /<br>Product Name                                                     | AM<br>Best | Max<br>Issue Age | Min Premium           | Premium<br>Type   | Premium<br>Bonus | Product<br>Fee | Any<br>Annual<br>P-to-P<br>Cap | Fixed<br>Rate | Free<br>Withdrawal<br>Yr 1   Yr 2+ | SC Years | Riders |
|-------------------------------------------------------------------------------|------------|------------------|-----------------------|-------------------|------------------|----------------|--------------------------------|---------------|------------------------------------|----------|--------|
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 7 MVA               | A          | 85               | 5,000 QL<br>10,000 NQ | Single            |                  |                |                                | 3.65<br>MYG   | 10% / 10%                          | 7 yrs    |        |
| 5-Year Surrender Period                                                       |            |                  |                       |                   |                  |                |                                |               |                                    |          |        |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>High Band</i>      | A          | 85               | 100,000               | Single            |                  |                | 9.50                           | 4.30          | 0% / 10%                           | 5 yrs    |        |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 5 MVA <i>High Band</i>   | A          | 85               | 100,000               | Single            |                  |                | 18.00                          | 4.30          | 10% / 10%                          | 5 yrs    |        |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 5 MVA <i>Low Band</i>    | A          | 85               | 25,000                | Single            |                  |                | 16.00                          | 4.15          | 10% / 10%                          | 5 yrs    |        |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>Low Band</i>       | A          | 85               | 25,000                | Single            |                  |                | 8.50                           | 4.05          | 0% / 10%                           | 5 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 5 MVA <i>High Band</i>                 | A          | 85               | 100,000               | FPA               |                  |                | 8.50                           | 4.00          | 10% / 10%                          | 5 yrs    |        |
| LINCOLN FINANCIAL<br>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<br>ForeAccumulation II 5 MVA <i>High Band</i> | A          | 85               | 100,000               | Single            |                  |                | 16.00                          | 3.75          | 10% / 10%                          | 5 yrs    |        |
| MUTUAL OF OMAHA<br>Ultra Advantage 5 MVA                                      | A+         | 85               | 10,000                | 1 Year or<br>Less |                  |                | 9.25                           | 3.75          | 10% / 10%                          | 5 yrs    |        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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.<br>AssetShield 5 MVA                    | A          | 85               | 5,000                 | FPA               |                  |                | 9.00                           | 3.55          | Int / 10%                          | 5 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 5 MVA <i>Low Band</i>                  | A          | 85               | 10,000                | FPA               |                  |                | 7.50                           | 3.50          | 10% / 10%                          | 5 yrs    |        |
| LINCOLN FINANCIAL<br>Lincoln OptiBlend 5 CA <i>Low Band</i>                   | A          | 85               | 10,000                | FPA               |                  |                | 7.25                           | 3.50          | 10% / 10%                          | 5 yrs    |        |
| MUTUAL OF OMAHA<br>Ultra Advantage 5 With ROP MVA, ROP                        | A+         | 85               | 10,000                | 1 Year or<br>Less |                  |                | 8.75                           | 3.50          | 10% / 10%                          | 5 yrs    |        |
| LINCOLN FINANCIAL<br>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<br>NAC Guaranteed Allocation 5 Model Blend A MVA       | A+         | 89               | 20,000                | 1 Year or<br>Less |                  |                | 11.00                          | 3.20          | 10% / 10%                          | 5 yrs    |        |
| NORTH AMERICAN COMPANY<br>NAC Guaranteed Allocation 5 Model Blend B MVA       | A+         | 89               | 20,000                | 1 Year or<br>Less |                  |                | 8.50                           | 3.20          | 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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>Flex Secure Growth 5 MVA, LOAN                                                       | A+      | 85            | 5,000                 | FPA            |               |             | 7.75                  | 2.50       | 0% / 10%                     | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>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<br>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.<br>Rate Certainty Annuity 5 MVA                                             | A       | 85            | 5,000 QL<br>10,000 NQ | Single         |               |             |                       | 3.65 MYG   | 10% / 10%                    | 5 yrs    |          |
| 4-Year Surrender Period                                                                                     |         |               |                       |                |               |             |                       |            |                              |          |          |
| MUTUAL OF OMAHA<br>Ultra Advantage 4 MVA                                                                    | A+      | 85            | 10,000                | 1 Year or Less |               |             | 8.25                  | 3.75       | 10% / 10%                    | 4 yrs    |          |
| MUTUAL OF OMAHA<br>Ultra Advantage 4 With ROP MVA, ROP                                                      | A+      | 85            | 10,000                | 1 Year or Less |               |             | 7.75                  | 3.50       | 10% / 10%                    | 4 yrs    |          |
| 3-Year Surrender Period                                                                                     |         |               |                       |                |               |             |                       |            |                              |          |          |
| MUTUAL OF OMAHA<br>Ultra Advantage 3 MVA                                                                    | A+      | 85            | 10,000                | 1 Year or Less |               |             | 8.25                  | 3.75       | 10% / 10%                    | 3 yrs    |          |

## Fixed Indexed Annuities

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| Carrier /<br>Product Name                              | AM<br>Best | Max<br>Issue Age | Min Premium | Premium<br>Type   | Premium<br>Bonus | Product<br>Fee | Any<br>Annual<br>P-to-P<br>Cap | Fixed<br>Rate | Free<br>Withdrawal<br>Yr 1   Yr 2+ | SC Years | Riders |
|--------------------------------------------------------|------------|------------------|-------------|-------------------|------------------|----------------|--------------------------------|---------------|------------------------------------|----------|--------|
| MUTUAL OF OMAHA<br>Ultra Advantage 3 With ROP MVA, ROP | A+         | 85               | 10,000      | 1 Year or<br>Less |                  |                | 7.75                           | 3.50          | 10% / 10%                          | 3 yrs    |        |

# SPIA Products

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| Carrier /<br>Product Name                                            | AM Best | Issue Age<br>Owner | Issue Age<br>Annuitant | Min Prem<br>QL | Min Prem<br>NQ |
|----------------------------------------------------------------------|---------|--------------------|------------------------|----------------|----------------|
| American Equity Investment Life Insurance Company   AM Best: A       |         |                    |                        |                |                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>SPIA-1                      | A       | 90                 | 90                     | \$10,000       | \$10,000       |
| American General Life Insurance Company   AM Best: A                 |         |                    |                        |                |                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway Immediate Annuity | A       | 90                 | 90                     | \$10,000       | \$10,000       |
| American National Insurance Company   AM Best: A                     |         |                    |                        |                |                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium (SPIA)                  | A       | 90                 | 90                     | \$3,500        | \$15,000       |
| Athene IA   AM Best: A+                                              |         |                    |                        |                |                |
| ATHENE IA<br>Athene Activate                                         | A+      | 90                 | 90                     | \$10,000       | \$10,000       |
| Global Atlantic Financial Group   AM Best: A                         |         |                    |                        |                |                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCertain                       | A       | 90                 | 90                     | \$25,000       | \$25,000       |
| Lincoln Financial   AM Best: A                                       |         |                    |                        |                |                |
| LINCOLN FINANCIAL<br>Lincoln Insured Income Immediate Annuity        | A       | 80                 | 80                     | \$10,000       | \$10,000       |
| Mutual of Omaha   AM Best: A+                                        |         |                    |                        |                |                |
| MUTUAL OF OMAHA<br>Income Access                                     | A+      | 75                 | 75                     | \$10,000       | \$10,000       |
| MUTUAL OF OMAHA<br>Ultra-Income                                      | A+      | 85                 | 85                     | \$10,000       | \$10,000       |
| North American Company   AM Best: A+                                 |         |                    |                        |                |                |
| NORTH AMERICAN COMPANY<br>NA Income                                  | A+      | 85                 | 85                     | \$25,000       | \$25,000       |
| Protective Life   AM Best: A+                                        |         |                    |                        |                |                |
| PROTECTIVE LIFE<br>ProPayer Income Annuity                           | A+      | 99                 | 99                     | \$50,000       | \$50,000       |
| Securian Financial   AM Best: A+                                     |         |                    |                        |                |                |
| SECURIAN FINANCIAL<br>IncomeToday! 2.0                               | A+      | 90                 | 90                     | \$10,000       | \$10,000       |

## SPIA Products

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| Carrier /<br>Product Name                                                   | AM Best | Issue Age<br>Owner | Issue Age<br>Annuitant | Min Prem<br>QL | Min Prem<br>NQ |
|-----------------------------------------------------------------------------|---------|--------------------|------------------------|----------------|----------------|
| Symetra Life Insurance Company   AM Best: A                                 |         |                    |                        |                |                |
| SYMETRA LIFE INSURANCE COMPANY<br>Advantage Income                          | A       | 0                  | 0                      |                |                |
| SYMETRA LIFE INSURANCE COMPANY<br>Freedom Income Annuity                    | A       | 0                  | 0                      |                |                |
| SYMETRA LIFE INSURANCE COMPANY<br>Freedom Income Annuity with Death Benefit | A       | 0                  | 0                      |                |                |