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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 3-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.90	5.90	3.00	3 yrs ↻	5.90
ATHENE IA Athene Max Rate 3 MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	10/14/2026		5.75	5.75	0.25	3 yrs	5.75
ATHENE IA Athene Max Rate 3 (state specific) MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	10/14/2026		5.75	5.75	0.25	3 yrs	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.75	5.75	3.00	3 yrs ↻	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		5.75	5.75	3.00	3 yrs ↻	5.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *High Band*	A	85	250,000	3 yrs ↻	0% / 10%	11/04/2026		5.70	5.70	1.00	3 yrs ↻	5.70
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *High Band*	A	90	250,000	3 yrs	10% / 10%	11/01/2026		5.70	5.70	3.00	3 yrs	5.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		5.65	5.65	3.00	3 yrs ↻	5.65
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	10/12/2026		5.65	5.65	0.10	3 yrs	5.65
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA *High Band*	A	85	100,000	3 yrs	10% / 10%	10/12/2026		5.65	5.65	0.10	3 yrs	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.60	5.60	3.00	3 yrs ↻	5.60
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Mid Band*	A	85	100,000	3 yrs ↻	0% / 10%	11/04/2026		5.55	5.55	1.00	3 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *Mid Band*	A	90	100,000	3 yrs	10% / 10%	11/01/2026		5.55	5.55	3.00	3 yrs	5.55
ATHENE IA Athene Max Rate 3 MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	10/14/2026		5.50	5.50	0.25	3 yrs	5.50
ATHENE IA Athene Max Rate 3 (state specific) MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	10/14/2026		5.50	5.50	0.25	3 yrs	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.50	5.50	3.00	3 yrs ↻	5.50
SECURIAN FINANCIAL SecureOption Choice 3 MVA *High Band*	A+	90	500,000	3 yrs	0% / 10%	11/01/2026		5.50	5.50	1.00	3 yrs	5.50

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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Low Band*	A	85	10,000	3 yrs ↻	0% / 10%	11/04/2026		5.45	5.45	1.00	3 yrs ↻	5.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *High Band*	A+	90	100,000	3 yrs ↻	0% / Int	10/01/2026		5.45	5.45	0.10	3 yrs ↻	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *Low Band*	A	90	5,000	3 yrs	10% / 10%	11/01/2026		5.45	5.45	3.00	3 yrs	5.45
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	10/12/2026		5.45	5.45	0.10	3 yrs	5.45
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA *Low Band*	A	85	10,000	3 yrs	10% / 10%	10/12/2026		5.45	5.45	0.10	3 yrs	5.45
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *High Band*	A	85	250,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.45 5.30	-0.15 5.45 ↓ 5.30	0.25	3 yrs	5.45 5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *High Band*	A	85	250,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.45 5.30	-0.15 5.45 ↓ 5.30	0.25	3 yrs	5.45 5.30
SECURIAN FINANCIAL SecureOption Choice 3 CA *High Band*	A+	90	500,000	3 yrs	10% / 10%	11/01/2026		5.40	5.40	1.00	3 yrs	5.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	100,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.40 5.25	-0.15 5.40 ↓ 5.25	0.25	3 yrs	5.40 5.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	100,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.40 5.25	-0.15 5.40 ↓ 5.25	0.25	3 yrs	5.40 5.25
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Mid Band*	A+	90	100,000	3 yrs	0% / 10%	11/01/2026		5.35	5.35	1.00	3 yrs	5.35
SECURIAN FINANCIAL SecureOption Choice 3 CA *Mid Band*	A+	90	100,000	3 yrs	10% / 10%	11/01/2026		5.25	5.25	1.00	3 yrs	5.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *High Band*	A	90	250,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.25 5.10	-0.15 5.25 ↓ 5.10	0.25	3 yrs	5.25 5.10
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/12/2026		5.20	5.20	0.10	3 yrs	5.20

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SECURIAN FINANCIAL SecureOption Choice 3 MVA *Low Band*	A+	90	25,000	3 yrs	0% / 10%	11/01/2026		5.20	5.20	1.00	3 yrs	5.20
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Low Band*	A	85	10,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	50,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Low Band*	A	85	10,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	50,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	100,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05
SECURIAN FINANCIAL SecureOption Choice 3 CA *Low Band*	A+	90	25,000	3 yrs	10% / 10%	11/01/2026		5.10	5.10	1.00	3 yrs	5.10
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *Low Band*	A+	90	20,000	3 yrs ↻	0% / Int	10/01/2026		5.05	5.05	0.10	3 yrs ↻	5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Low Band*	A	90	10,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.00 4.85	-0.15 5.00 ↓ 4.85	0.25	3 yrs	5.00 4.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	50,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.00 4.85	-0.15 5.00 ↓ 4.85	0.25	3 yrs	5.00 4.85
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/12/2026		4.90	4.90	0.10	3 yrs	4.90
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/12/2026		4.80	4.80	0.10	3 yrs	4.80

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ASSURITY LIFE SecurePath 3 MVA	A-	90	2,000	3 yrs	12% / 12%	11/01/2026		4.60	4.60	2.40	3 yrs	4.60
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/12/2026		4.50	4.50	0.10	3 yrs	4.50
Rate Guaranteed 4-Years												
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	4 yrs ↻	5.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		4.85	4.85	0.25	4 yrs ↻	4.85
Rate Guaranteed 5-Years												
ATHENE IA Athene Max Rate 5 MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	10/14/2026		6.05	6.05	0.25	5 yrs	6.05
ATHENE IA Athene Max Rate 5 (state specific) MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	10/14/2026		6.00	6.00	0.25	5 yrs	6.00
PROTECTIVE LIFE Secure Saver 5 MVA *High Band*	A+	85	75,000	5 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		6.00 5.90	-0.10 6.00 ↓ 5.90	3.00	5 yrs	6.00 5.90
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	5 yrs	6.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	5 yrs	6.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *High Band*	A+	90	100,000	5 yrs ↻	0% / Int	10/01/2026		5.85	5.85	0.10	5 yrs ↻	5.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	100,000	5 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.85 5.70	-0.15 5.85 ↓ 5.70	0.25	5 yrs	5.85 5.70
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *High Band*	A	85	250,000	5 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.85 5.70	-0.15 5.85 ↓ 5.70	0.25	5 yrs	5.85 5.70
ATHENE IA Athene Max Rate 5 MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	10/14/2026		5.80	5.80	0.25	5 yrs	5.80

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LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		5.80 5.85	+0.05 5.80 ↑ 5.85	0.10	5 yrs	5.80 5.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.80	5.80	3.00	5 yrs ↻	5.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/12/2026		5.80	5.80	0.10	5 yrs	5.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/12/2026		5.80	5.80	0.10	5 yrs	5.80
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	11/02/2026		5.80	5.80	0.05	5 yrs ↻	5.80
ATHENE IA Athene Max Rate 5 (state specific) MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	10/14/2026		5.75	5.75	0.25	5 yrs	5.75
SECURIAN FINANCIAL SecureOption Choice 5 MVA *High Band*	A+	90	500,000	5 yrs	0% / 10%	11/01/2026		5.75	5.75	1.00	5 yrs	5.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	100,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.75 5.60	-0.15 5.75 ↓ 5.60	0.25	5 yrs	5.75 5.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *High Band*	A	85	250,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.75 5.60	-0.15 5.75 ↓ 5.60	0.25	5 yrs	5.75 5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.70	5.70	3.00	5 yrs ↻	5.70
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *High Band*	A	85	250,000	5 yrs ↻	0% / 10%	11/04/2026		5.65	5.65	1.00	5 yrs ↻	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *High Band*	A	90	250,000	5 yrs	10% / 10%	11/01/2026		5.65	5.65	3.00	5 yrs	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		5.65	5.65	3.00	5 yrs ↻	5.65
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Mid Band*	A+	90	100,000	5 yrs	0% / 10%	11/01/2026		5.65	5.65	1.00	5 yrs	5.65
SECURIAN FINANCIAL SecureOption Choice 5 CA *High Band*	A+	90	500,000	5 yrs	10% / 10%	11/01/2026		5.65	5.65	1.00	5 yrs	5.65

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Low Band*	A	85	10,000	5 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.65 5.50	-0.15 5.65 ↓ 5.50	0.25	5 yrs	5.65 5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	50,000	5 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.65 5.50	-0.15 5.65 ↓ 5.50	0.25	5 yrs	5.65 5.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *Low Band*	A+	90	20,000	5 yrs ↻	0% / Int	10/01/2026		5.60	5.60	0.10	5 yrs ↻	5.60
PROTECTIVE LIFE Secure Saver 5 MVA *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		5.60 5.50	-0.10 5.60 ↓ 5.50	3.00	5 yrs	5.60 5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.55	5.55	3.00	5 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		5.55	5.55	3.00	5 yrs ↻	5.55
SECURIAN FINANCIAL SecureOption Choice 5 CA *Mid Band*	A+	90	100,000	5 yrs	10% / 10%	11/01/2026		5.55	5.55	1.00	5 yrs	5.55
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Low Band*	A	85	10,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.40	-0.15 5.55 ↓ 5.40	0.25	5 yrs	5.55 5.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	50,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.40	-0.15 5.55 ↓ 5.40	0.25	5 yrs	5.55 5.40
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Mid Band*	A	85	100,000	5 yrs ↻	0% / 10%	11/04/2026		5.50	5.50	1.00	5 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *Mid Band*	A	90	100,000	5 yrs	10% / 10%	11/01/2026		5.50	5.50	3.00	5 yrs	5.50
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/12/2026		5.50	5.50	0.10	5 yrs	5.50
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Low Band*	A+	90	25,000	5 yrs	0% / 10%	11/01/2026		5.50	5.50	1.00	5 yrs	5.50

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	100,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.50 5.35	-0.15 5.50 ↓ 5.35	0.25	5 yrs	5.50 5.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *High Band*	A	90	250,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.50 5.35	-0.15 5.50 ↓ 5.35	0.25	5 yrs	5.50 5.35
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *High Band*	A+	89	50,000	5 yrs ↻	10% / 10%	11/02/2026		5.50	5.50	0.25	5 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.45	5.45	3.00	5 yrs ↻	5.45
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	5 yrs ↻	5.40
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Low Band*	A	85	10,000	5 yrs ↻	0% / 10%	11/04/2026		5.40	5.40	1.00	5 yrs ↻	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *Low Band*	A	90	5,000	5 yrs	10% / 10%	11/01/2026		5.40	5.40	3.00	5 yrs	5.40
SECURIAN FINANCIAL SecureOption Choice 5 CA *Low Band*	A+	90	25,000	5 yrs	10% / 10%	11/01/2026		5.40	5.40	1.00	5 yrs	5.40
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *Low Band*	A+	89	5,000	5 yrs ↻	10% / 10%	11/02/2026		5.35	5.35	0.25	5 yrs ↻	5.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Low Band*	A	90	10,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.30 5.15	-0.15 5.30 ↓ 5.15	0.25	5 yrs	5.30 5.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	50,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.30 5.15	-0.15 5.30 ↓ 5.15	0.25	5 yrs	5.30 5.15
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/12/2026		5.20	5.20	0.10	5 yrs	5.20
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/12/2026		5.10	5.10	0.10	5 yrs	5.10
ASSURITY LIFE SecurePath 5 MVA	A-	90	2,000	5 yrs	12% / 12%	11/01/2026		5.10	5.10	2.40	5 yrs	5.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		5.00	5.00	0.25	5 yrs ↻	5.00

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NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/12/2026		4.80	4.80	0.10	5 yrs	4.80
PROTECTIVE LIFE Secure Saver 5 MVA *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		4.75 4.65	-0.10 4.75 ↓ 4.65	3.00	5 yrs	4.75 4.65
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		3.65 3.65	0.00 3.65 ↔ 3.65	0.10	5 yrs	3.65 3.65
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		10.05	5.05	3.00	6 yrs ↻	5.87
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		9.90	4.90	3.00	6 yrs ↻	5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		9.90	4.90	3.00	6 yrs ↻	5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		9.80	4.80	3.00	6 yrs ↻	5.62
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		9.75	4.75	3.00	6 yrs ↻	5.57
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		9.65	4.65	3.00	6 yrs ↻	5.47
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	6 yrs ↻	5.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		5.00	5.00	0.25	6 yrs ↻	5.00
Rate Guaranteed 7-Years												
ATHENE IA Athene Max Rate 7 MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	10/14/2026		6.15	6.15	0.25	7 yrs	6.15
ATHENE IA Athene Max Rate 7 (state specific) MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	10/14/2026		6.10	6.10	0.25	7 yrs	6.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *High Band*	A	85	100,000	7 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	7 yrs	6.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA *High Band*	A	85	100,000	7 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	7 yrs	6.00

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LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *High Band*	A	85	100,000	7 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		5.95 5.75	-0.20 5.95 ↓ 5.75	0.10	7 yrs	5.95 5.75
SECURIAN FINANCIAL SecureOption Choice 7 MVA *High Band*	A+	90	500,000	7 yrs	0% / 10%	11/01/2026		5.95	5.95	1.00	7 yrs	5.95
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Mid Band*	A	85	100,000	7 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.95 5.95	0.00 5.95 ⇆ 5.95	0.25	7 yrs	5.95 5.95
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *High Band*	A	85	250,000	7 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.95 5.95	0.00 5.95 ⇆ 5.95	0.25	7 yrs	5.95 5.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.90	5.90	3.00	7 yrs ↻	5.90
PROTECTIVE LIFE Secure Saver 7 MVA *High Band*	A+	85	75,000	7 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		5.90 5.80	-0.10 5.90 ↓ 5.80	3.00	7 yrs	5.90 5.80
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	11/02/2026		5.90	5.90	0.05	7 yrs ↻	5.90
ATHENE IA Athene Max Rate 7 MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	10/14/2026		5.85	5.85	0.25	7 yrs	5.85
SECURIAN FINANCIAL SecureOption Choice 7 CA *High Band*	A+	90	500,000	7 yrs	10% / 10%	11/01/2026		5.85	5.85	1.00	7 yrs	5.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	100,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.85 5.85	0.00 5.85 ⇆ 5.85	0.25	7 yrs	5.85 5.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *High Band*	A	85	250,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.85 5.85	0.00 5.85 ⇆ 5.85	0.25	7 yrs	5.85 5.85
ATHENE IA Athene Max Rate 7 (state specific) MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	10/14/2026		5.80	5.80	0.25	7 yrs	5.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.80	5.80	3.00	7 yrs ↻	5.80

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *Low Band*	A	85	10,000	7 yrs	10% / 10%	10/12/2026		5.80	5.80	0.10	7 yrs	5.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA *Low Band*	A	85	10,000	7 yrs	10% / 10%	10/12/2026		5.80	5.80	0.10	7 yrs	5.80
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Mid Band*	A+	90	100,000	7 yrs	0% / 10%	11/01/2026		5.80	5.80	1.00	7 yrs	5.80
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA *High Band*	A	90	250,000	7 yrs	10% / 10%	11/01/2026		5.75	5.75	3.00	7 yrs	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		5.75	5.75	3.00	7 yrs ↻	5.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Low Band*	A	85	10,000	7 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.75 5.75	0.00 5.75 5.75	0.25	7 yrs	5.75 5.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Mid Band*	A	85	50,000	7 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.75 5.75	0.00 5.75 5.75	0.25	7 yrs	5.75 5.75
SECURIAN FINANCIAL SecureOption Choice 7 CA *Mid Band*	A+	90	100,000	7 yrs	10% / 10%	11/01/2026		5.70	5.70	1.00	7 yrs	5.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *High Band*	A+	88	50,000	7 yrs ↻	10% / 10%	11/02/2026		5.70	5.70	0.25	7 yrs ↻	5.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *High Band*	A+	90	100,000	7 yrs ↻	0% / Int	10/01/2026		5.65	5.65	0.10	7 yrs ↻	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.65	5.65	3.00	7 yrs ↻	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		5.65	5.65	3.00	7 yrs ↻	5.65
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Low Band*	A+	90	25,000	7 yrs	0% / 10%	11/01/2026		5.65	5.65	1.00	7 yrs	5.65
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Low Band*	A	85	10,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.65 5.65	0.00 5.65 5.65	0.25	7 yrs	5.65 5.65
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	50,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.65 5.65	0.00 5.65 5.65	0.25	7 yrs	5.65 5.65

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AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA *Mid Band*	A	90	100,000	7 yrs	10% / 10%	11/01/2026		5.60	5.60	3.00	7 yrs	5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.55	5.55	3.00	7 yrs ↻	5.55
SECURIAN FINANCIAL SecureOption Choice 7 CA *Low Band*	A+	90	25,000	7 yrs	10% / 10%	11/01/2026		5.55	5.55	1.00	7 yrs	5.55
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Mid Band*	A	90	100,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.55	0.00 5.55 ⇢⇠ 5.55	0.25	7 yrs	5.55 5.55
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *High Band*	A	90	250,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.55	0.00 5.55 ⇢⇠ 5.55	0.25	7 yrs	5.55 5.55
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *Low Band*	A+	88	5,000	7 yrs ↻	10% / 10%	11/02/2026		5.55	5.55	0.25	7 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA *Low Band*	A	90	5,000	7 yrs	10% / 10%	11/01/2026		5.50	5.50	3.00	7 yrs	5.50
PROTECTIVE LIFE Secure Saver 7 MVA *Mid Band*	A+	85	25,000	7 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		5.50 5.40	-0.10 5.50 ↓ 5.40	3.00	7 yrs	5.50 5.40
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	7 yrs ↻	5.40
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *Low Band*	A+	90	20,000	7 yrs ↻	0% / Int	10/01/2026		5.35	5.35	0.10	7 yrs ↻	5.35
ASSURITY LIFE SecurePath 7 MVA	A-	90	2,000	7 yrs	12% / 12%	11/01/2026		5.35	5.35	2.40	7 yrs	5.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Low Band*	A	90	10,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.35 5.35	0.00 5.35 ⇢⇠ 5.35	0.25	7 yrs	5.35 5.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP *Mid Band*	A	90	50,000	7 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.35 5.35	0.00 5.35 ⇢⇠ 5.35	0.25	7 yrs	5.35 5.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		5.05	5.05	0.25	7 yrs ↻	5.05

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PROTECTIVE LIFE Secure Saver 7 MVA *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		4.75 4.65	-0.10 4.75 ↓ 4.65	3.00	7 yrs	4.75 4.65
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *High Band*	A+	88	100,000	7 yrs	10% / 10%	11/01/2026		3.75	3.75	3.00	7 yrs	3.75
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *Low Band*	A	85	10,000	7 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		3.65 3.65	0.00 3.65 ⇄ 3.65	0.10	7 yrs	3.65 3.65
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Mid Band*	A+	88	35,000	7 yrs	10% / 10%	11/01/2026		3.65	3.65	3.00	7 yrs	3.65
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Low Band*	A+	88	10,000	7 yrs	10% / 10%	11/01/2026		3.45	3.45	3.00	7 yrs	3.45
Rate Guaranteed 8-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.30	5.30	3.00	8 yrs ↻	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.15	5.15	3.00	8 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.05	5.05	3.00	8 yrs ↻	5.05
Rate Guaranteed 9-Years												
SECURIAN FINANCIAL SecureOption Choice 9 MVA *High Band*	A+	90	500,000	9 yrs	0% / 10%	11/01/2026		5.95	5.95	1.00	9 yrs	5.95
SECURIAN FINANCIAL SecureOption Choice 9 CA *High Band*	A+	90	500,000	9 yrs	10% / 10%	11/01/2026		5.85	5.85	1.00	9 yrs	5.85
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Mid Band*	A+	90	100,000	9 yrs	0% / 10%	11/01/2026		5.80	5.80	1.00	9 yrs	5.80
SECURIAN FINANCIAL SecureOption Choice 9 CA *Mid Band*	A+	90	100,000	9 yrs	10% / 10%	11/01/2026		5.70	5.70	1.00	9 yrs	5.70
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Low Band*	A+	90	25,000	9 yrs	0% / 10%	11/01/2026		5.65	5.65	1.00	9 yrs	5.65
SECURIAN FINANCIAL SecureOption Choice 9 CA *Low Band*	A+	90	25,000	9 yrs	10% / 10%	11/01/2026		5.55	5.55	1.00	9 yrs	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.30	5.30	3.00	9 yrs ↻	5.30

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.15	5.15	3.00	9 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.05	5.05	3.00	9 yrs ↻	5.05
Rate Guaranteed 10-Years												
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *High Band*	A	85	100,000	10 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		6.00 5.65	-0.35 6.00 ↓ 5.65	0.10	10 yrs	6.00 5.65
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *High Band*	A	85	100,000	10 yrs	0% / 15%	10/05/2026		5.75	5.75	0.25	10 yrs	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA *High Band*	A	90	250,000	10 yrs	0% / 0%	11/01/2026		5.60	5.60	3.00	10 yrs	5.60
ASSURITY LIFE SecurePath 10 MVA	A-	90	2,000	10 yrs	12% / 12%	11/01/2026		5.60	5.60	2.40	10 yrs	5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2026		5.45	5.45	3.00	10 yrs	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA *Mid Band*	A	90	100,000	10 yrs	0% / 0%	11/01/2026		5.45	5.45	3.00	10 yrs	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA *Low Band*	A	90	5,000	10 yrs	0% / 0%	11/01/2026		5.35	5.35	3.00	10 yrs	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2026		5.30	5.30	3.00	10 yrs	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2026		5.20	5.20	3.00	10 yrs	5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *Low Band*	A	85	25,000	10 yrs	0% / 15%	10/05/2026		5.05	5.05	0.25	10 yrs	5.05
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *Low Band*	A	85	10,000	10 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		3.70 3.70	0.00 3.70 ⇢⇠ 3.70	0.10	10 yrs	3.70 3.70
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	10/01/2026		2.00	2.00	1.00	10 yrs	2.00

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10-Year Surrender Period												
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	A	75 QL 85 NQ	10 yrs	5,000	10% / 10%	03/04/2024	1 yr	1.75	1.00		1.85	1.62
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA *High Band*	A	80 NQ	9 yrs	200,000	10% / 10%	02/10/2025	1 yr	6.00	0.00		6.00	1.54
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA *Low Band*	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	02/10/2025	1 yr	5.50	0.00		5.50	1.49
ASSURITY LIFE Plus One Annuity	A-	85	9 yrs	2,000	10% / 10%	11/01/2026	1 yr	5.25	1.00		5.36	2.91
CINCINNATI LIFE Portfolio Edge Plus FPDA ROP	A+	80	9 yrs	10,000	10% / 10%	09/01/2026	1 yr	5.35	0.00		5.35	3.26
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible Annuity *High Band*	A+	89	8 yrs	50,000	10% / 10%	11/02/2026	1 yr	5.25	1.00		5.37	0.80
MUTUAL OF OMAHA Bonus Flexible Annuity *Low Band*	A+	89	8 yrs	5,000	10% / 10%	11/02/2026	1 yr	5.10	1.00		5.22	0.79
ASSURITY LIFE Encore	A-	85	8 yrs	2,000	12% / 12%	11/01/2026	2 yrs	4.60	2.00		4.85	3.27
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA *High Band*	A	80 NQ	7 yrs	200,000	10% / 10%	02/10/2025	1 yr	6.00	0.00		6.00	1.70
CINCINNATI LIFE Portfolio Edge Plus SPDA ROP	A+	80	7 yrs	10,000	10% / 10%	09/01/2026	1 yr	5.75	0.00		5.75	3.39
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA *Low Band*	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	02/10/2025	1 yr	5.50	0.00		5.50	1.63
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP *High Band*	A	85	7 yrs	100,000	10% / 10%	11/01/2026	2 yrs	4.20	2.00		4.48	3.62
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP *Low Band*	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	11/01/2026	2 yrs	4.10	2.00		4.38	3.59
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	11/01/2026	3 yrs	3.75	0.00		3.75	3.32

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Traditional Fixed Products

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Carrier / Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1 | Yr 2+	Last Change	Years Rate GTD	Base Rate	Bonus Rate	Premium Bonus	CUR Yield Surrender	GTD Yield Surrender
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	11/01/2026	5 yrs	3.75	0.00		3.75	3.54
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	11/01/2026	3 yrs	3.65	0.00		3.65	3.28
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	11/01/2026	5 yrs	3.65	0.00		3.65	3.46
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *High Band*	A+	88	7 yrs	100,000	10% / 10%	11/01/2026	1 yr	3.50	1.00		3.64	3.21
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *Mid Band*	A+	88	7 yrs	35,000	10% / 10%	11/01/2026	1 yr	3.40	1.00		3.54	3.20
SECURIAN FINANCIAL SecureOption Focus 3 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	11/01/2026	3 yrs	3.45	0.00		3.45	3.19
SECURIAN FINANCIAL SecureOption Focus 5 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	11/01/2026	5 yrs	3.45	0.00		3.45	3.32
SECURIAN FINANCIAL SecureOption Focus 1 ROP ROP *Low Band*	A+	88	7 yrs	10,000	10% / 10%	11/01/2026	1 yr	3.20	1.00		3.34	3.17
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *High Band*	A	85	5 yrs	100,000	10% / 10%	11/01/2026	2 yrs	4.15	1.00		4.35	3.66
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP *Low Band*	A	85	5 yrs	5,000	10% / 10%	11/01/2026	2 yrs	4.05	1.00		4.25	3.62

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20-Year Surrender Period											
AMERICAN NATIONAL INSURANCE CO. Rate Constant Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	20 yrs	
15-Year Surrender Period											
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	20.00 to 25.00		7.00	3.70	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	23.00 to 28.00	0.95	7.00	3.70	10% / 10%	15 yrs	Included
14-Year Surrender Period											
NORTH AMERICAN COMPANY Charter Plus 14 MVA *Low Band*	A+	75	20,000	FPA	15.00 to 27.00		6.50	3.00	0% / 10%	14 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 14 MVA *High Band*	A+	75	75,000	FPA	19.00 to 31.00		6.50	3.00	0% / 10%	14 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE *Low Band*	A+	46	20,000	FPA	15.00	0.95	6.50	3.00	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE *High Band*	A+	46	75,000	FPA	19.00	0.95	6.50	3.00	0% / 10%	14 yrs	
10-Year Surrender Period											
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *High Band*	A	80	100,000	FPA			11.25	6.00	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *High Band*	A	80	100,000	FPA			11.25	6.00	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *High Band*	A	85	100,000	Single			11.00	5.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *Low Band*	A	85	25,000	Single			10.75	4.90	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator 10 MVA	A	85	5,000 QL 10,000 NQ	Single		0.00		4.80	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator 10 CA	A	85	5,000 QL 10,000 NQ	Single			8.50	4.80	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *High Band*	A+	79	75,000	1 Year or Less			10.10	4.75	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *High Band*	A+	79	75,000	1 Year or Less			10.10	4.75	10% / 20%	10 yrs	Optional

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AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *High Band*	A	75	100,000	Single			11.00	4.65	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			12.00	4.60	Int / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *Low Band*	A+	79	20,000	1 Year or Less			9.10	4.50	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *Low Band*	A+	79	20,000	1 Year or Less			9.10	4.50	10% / 20%	10 yrs	Optional
ATHENE IA Aviator 10 MVA *High Band*	A+	80	100,000	Single			10.25	4.45	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *Low Band*	A	75	25,000	Single			10.00	4.40	10% / 10%	10 yrs	
ATHENE IA Aviator 10 MVA *Low Band*	A+	80	10,000	Single			10.00	4.35	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *Low Band*	A	80	10,000	FPA			8.25	4.00	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single		0.00	9.50	4.00	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 MVA	A+	79	20,000	1 Year or Less				4.00	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 10 Bonus No Fee MVA	A	85	5,000 QL 10,000 NQ	Single	15.00	0.00	5.20	4.00	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 10 Bonus with Fee MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	22.00	0.95	5.20	4.00	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.20	4.00	10% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			11.10	4.00	0% / 10%	10 yrs	
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less		0.00	10.50	3.90	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *Low Band*	A	80	10,000	FPA			7.50	3.85	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 10 Bonus No Fee CA	A	85	5,000 QL 10,000 NQ	Single	15.00	0.00	4.90	3.80	10% / 10%	10 yrs	

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AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 10 Bonus with Fee CA FEE	A	85	5,000 QL 10,000 NQ	Single	26.00	1.00	4.90	3.80	10% / 10%	10 yrs	
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less		0.00	10.00	3.65	10% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA			25.00	3.50	Int / 10%	10 yrs	Included
LINCOLN FINANCIAL Lincoln FlexAdvantage Income 10 MVA	A	80	75,000	1 Year or Less			5.55	3.45	10% / 10%	10 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend Income 10 MVA	A	80	75,000	1 Year or Less			5.55	3.45	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			8.75	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			8.75	3.25	10% / 10%	10 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			0.00 14.00 14.00	0.00 3.25 3.25	0% / 7%	10 yrs	Optional
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.20	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY Charter Plus 10 MVA *Low Band*	A+	79	20,000	FPA	13.00 to 22.00		6.00	3.00	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 MVA *High Band*	A+	79	75,000	FPA	16.00 to 25.00		6.00	3.00	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *Low Band*	A+	79	20,000	FPA	13.00 to 22.00		5.75	3.00	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *High Band*	A+	79	75,000	FPA	16.00 to 25.00		5.75	3.00	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 CA FEE *Low Band*	A+	79	20,000	FPA	16.00 to 21.00	0.95	5.75	3.00	0% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY Charter Plus 10 CA FEE *High Band*	A+	79	75,000	FPA	19.00 to 24.00	0.95	5.75	3.00	0% / 10%	10 yrs	Included

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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *High Band*	A	80	100,000	Single	14.00		5.25	3.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			7.50	3.00	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeLifetime Income MVA *Low Band*	A	85	25,000	Single			7.75	3.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeLifetime Income MVA *High Band*	A	85	100,000	Single			7.75	3.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	16.00 to 22.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	14.00 to 17.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	19.00 to 25.00	0.95	5.50	2.90	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	17.00 to 20.00	0.95	5.50	2.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *Low Band*	A	80	25,000	Single	14.00		5.00	2.90	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			8.00	2.75	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		8.00	2.75	0% / 10%	10 yrs	

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GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *Low Band*	A	85	10,000	Single			7.25	2.75	10% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			8.25	2.75	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		8.25	2.75	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *High Band*	A	75	100,000	Single			4.90	2.65	10% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *Low Band*	A	75	25,000	Single			3.90	2.40	10% / 10%	10 yrs	Included
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			7.50	2.30	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		7.50	2.30	0% / 10%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		6.75	2.00	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield Bonus 10 MVA	A	80	5,000	FPA	14.00		7.50	2.00	Int / 10%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	17.00 to 24.00		6.25	1.85	Int / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			6.00	1.70	0% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			13.50		10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			13.75		10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Constant Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				4.00 MYG	10% / 10%	10 yrs	

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9-Year Surrender Period											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			12.00	4.60	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	14.00		7.50	2.00	Int / 10%	9 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	17.00		6.25	1.85	Int / 10%	9 yrs	
8-Year Surrender Period											
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.90	4.75	0% / 10%	8 yrs	
7-Year Surrender Period											
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *High Band*	A	85	100,000	FPA			11.00	6.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *High Band*	A	85	100,000	FPA			11.00	6.00	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *High Band*	A	85	100,000	Single			11.25	5.50	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *Low Band*	A	85	25,000	Single			11.00	5.40	10% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			9.75	4.85	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	9.75	4.85	10% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *High Band*	A	85	100,000	Single			11.00	4.65	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			11.75	4.50	Int / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA *High Band*	A	85	100,000	Single			0.00 22.00 22.00	0.00 4.50 4.50	15% / 15%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *Low Band*	A	85	25,000	Single			10.00	4.40	10% / 10%	7 yrs	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA *Low Band*	A	85	25,000	Single			0.00 21.00 21.00	0.00 4.35 4.35	15% / 15%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *Low Band*	A	85	10,000	FPA			8.00	4.10	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 MVA	A+	85	20,000	1 Year or Less				3.90	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less		0.00	10.50	3.90	10% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			11.20	3.90	0% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *Low Band*	A	85	10,000	FPA			7.00	3.65	10% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	10.00	3.65	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln FlexAdvantage Income 7 MVA	A	85	75,000	1 Year or Less			5.50	3.40	10% / 10%	7 yrs	Included
LINCOLN FINANCIAL Lincoln OptiBlend Income 7 MVA	A	85	75,000	1 Year or Less			5.50	3.40	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			8.85	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			8.85	3.25	10% / 10%	7 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	12.00		6.80	3.20	10% / 10%	7 yrs	Optional
PROTECTIVE LIFE Protective Income Builder MVA *High Band*	A+	85	100,000	1 Year or Less			0.00 6.00 6.00	0.00 3.15 3.15	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	3.05	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.50	3.00	10% / 10%	7 yrs	Included
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			9.75	3.00	10% / 10%	7 yrs	

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ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	9.75	3.00	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			7.50	3.00	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	7 yrs	Optional
PROTECTIVE LIFE Protective Income Builder MVA *Low Band*	A+	85	25,000	1 Year or Less			0.00 5.70 5.70	0.00 3.00 3.00	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA *High Band*	A	85	100,000	Single			0.00 13.00 13.00	0.00 3.00 3.00	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *Low Band*	A	85	10,000	Single			7.25	2.75	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			7.75	2.65	0% / 10%	7 yrs	
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.75	2.65	0% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA *Low Band*	A	85	10,000	Single			0.00 9.00 9.00	0.00 2.65 2.65	10% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			8.00	2.50	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		8.00	2.50	0% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *High Band*	A	80	100,000	Single			4.60	2.40	10% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *Low Band*	A	80	25,000	Single			3.60	2.15	10% / 10%	7 yrs	Included

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AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			5.75	1.65	0% / 10%	7 yrs	Optional
ATHENE IA AccuMax 7 MVA *Low Band*	A+	83	10,000	Single				3.90 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA *High Band*	A+	83	100,000	Single				4.20 MYG	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			14.00		10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			14.25		10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Constant Annuity. 7 MVA	A	85	5,000 QL 10,000 NQ	Single				4.00 MYG	10% / 10%	7 yrs	
5-Year Surrender Period											
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *High Band*	A	85	100,000	FPA			11.50	6.00	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *High Band*	A	85	100,000	FPA			11.50	6.00	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *High Band*	A	85	100,000	Single			11.00	5.00	10% / 10%	5 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *Low Band*	A	85	25,000	Single			10.75	4.90	10% / 10%	5 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator 5 MVA	A	85	5,000 QL 10,000 NQ	Single			8.50	4.80	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *High Band*	A	85	100,000	Single			11.00	4.65	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *Low Band*	A	85	10,000	FPA			9.25	4.60	10% / 10%	5 yrs	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA *High Band*	A	85	100,000	Single			0.00 20.00 20.00	0.00 4.50 4.50	15% / 15%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *Low Band*	A	85	25,000	Single			10.00	4.40	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			10.00	4.35	Int / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA *Low Band*	A	85	25,000	Single			0.00 19.00 19.00	0.00 4.35 4.35	15% / 15%	5 yrs	
ATHENE IA Aviator 5 MVA *High Band*	A+	85	100,000	Single			10.00	4.20	10% / 10%	5 yrs	
ATHENE IA Aviator 5 MVA *Low Band*	A+	85	10,000	Single			9.75	4.10	10% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			10.50	3.90	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 MVA	A+	89	20,000	1 Year or Less				3.80	10% / 10%	5 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 5 Bonus No Fee MVA	A	85	5,000 QL 10,000 NQ	Single	10.00	0.00	4.75	3.80	10% / 10%	5 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus 5 Bonus with Fee MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	13.00	0.95	4.75	3.00	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			10.80	3.75	0% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	10.00	3.65	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *Low Band*	A	85	10,000	FPA			7.50	3.60	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			7.85	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			7.85	3.00	10% / 10%	5 yrs	Included

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GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			6.50	2.75	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			6.50	2.75	10% / 10%	5 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 1) MVA	A	80	5,000	FPA	6.00		7.50	2.55	Int / 10%	5 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			7.50	2.50	0% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 2) MVA	A	80	5,000	FPA	8.00		6.50	2.20	Int / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 3) MVA	A	80	5,000	FPA	10.00		5.50	1.85	Int / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			13.50		10% / 10%	5 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			13.75		10% / 10%	5 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Constant Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				4.00 MYG	10% / 10%	5 yrs	
4-Year Surrender Period											
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less		0.00	9.50	3.90	10% / 10%	4 yrs	
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.00	3.65	10% / 10%	4 yrs	
3-Year Surrender Period											
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			9.50	3.90	10% / 10%	3 yrs	
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.00	3.65	10% / 10%	3 yrs	

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SPIA Products

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

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

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