

Indexed

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Your potential annuity
sales await!



ANNUITY PRODUCT REFERENCE GUIDE

**MARCH
2023**

**UPDATED:
03/14/2023**



FEEL THE POWER

10.00% Premium Bonus!!!

MarketPower Bonus Index[®]

from EquiTrust
Life Insurance
Company[®]

- **10% Premium Bonus!**
- Premium Bonus Vested Day 1
- 10% Annual Free Withdrawals After First Year
- Full Account Value at Death
- 14 year surrender charge schedule
- Nursing Home Waiver and Terminal Illness Rider
- 9.00% rollup rate for up to 10 years on Optional Income Rider!

EquiTrust may modify or discontinue the additional premium bonus at any time. EquiTrust Life Insurance Company is rated B++ by A.M. Best Company for its relative financial strength and ability to meet its obligations to policyholders. Surrender of the policy may be subject to a surrender charge and market value adjustment. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59 1/2. Withdrawals do not participate in index returns. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. Contract is issued on Contract Form Series ET-MPP-2000 (02-05). Group Certificates issued on Form Series ET-MPP-2000C(02-05). FOR PRODUCER USE ONLY. AC18-MPP-1123

Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term								
MassMutual Ascend	American Landmark 5	0.00%	8.75%	4.10%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	8.00%	4.50%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	8.75%	4.50%	100% First Year	1.00% on 87.5%	5 years	7.00%
7 year term								
SILAC Life	Teton Bonus 7	6.00%	8.25%	3.50%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	9.50%	4.25%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	10.00%	4.15%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	ForeAccumulation II	0.00%	9.25%	3.85%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	11.00%	5.00%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	10.00%	5.00%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	9.25%	4.50%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	9.50%	4.20%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	4.00%	8.25%	3.60%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	4.00%	6.50%	3.25%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	8.00%	8.50%	3.75%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	10.50%	5.15%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	0.00%	9.65%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	11.00%	6.15%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	8.00%	5.50%	3.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	9.00%	4.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	9.25%	3.85%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	8.00%	4.00%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	7.20%	4.10%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	9.50%	4.25%	100% First Year	1.00% on 87.5%	10 years	7.50%
14 year term								
EquiTrust Life	Market Power Bonus	10.00%	8.00%	4.00%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	6.00%	3.10%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	9.00%	4.00%	100% First Year	1.00% on 87.5%	14 years	8.50%

Cap = S&P 1 Year Point to Point with CAP

(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

Guarantee Income Rider (Living Benefit) Comparison

	American General	American National	Athene Annuity	Atlantic Coast Life	Atlantic Coast Life	Atlantic Coast Life	Clear Spring	EquiTrust	EquiTrust	EquiTrust	EquiTrust	Nassau RE	North American	Oxford Life
	Lifetime Income Choice	Strategy Plus Income Rider	Ascent Income Rider Option 1	ACL Income Rider	Guaranteed Income Annuity	Income Navigator	Lifetime Withdrawal Rider	Market Value IR	MarketTen IR	Market Seven IR	Market Power IR	Income Strategy Tomorrow	Income Pay Pro	GLWB
Roll-up Rate in Accumulation Period	5.50% for 10 years	6.85% 10 years or 3.85% plus interest for 10 years	7% income base bonus 10% Simple yrs 1-10 5% Simple yrs 11-20	7% for 10 years Plus an additional 1% in first year	8.00% years 1-10 2.00% years 11-20	6.50% years 1-10 2.00% years 11-20	5% Income Base Bonus, 4% roll-up + stacking credits for 10 years	10% Income Base Bonus 3% Roll Up Plus Credited Rate for 10 Years	5.00% for 10 years	7.00% for 7 years	6.00% for 10 years	14.00% Simple Interest for 10 years	8% compound roll-up (Guaranteed for 10 years)	7.15% annually for first ten policy years
Interest Credited	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually	Annually
Income W/D Multiplier - Confinement Feature <small>(See Contract for Qualifying Confinement Criteria)</small>	No	No	Yes 180 days of confinement, Not available in all states	No	No	No	No	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	Yes Based on ADL's	No	Yes, after 90 days of confinement in third year of policy or later	Yes
Start Stop Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rider Charge <small>(calculated annually against the LAV, deducted monthly from AV)</small>	1.10%	1.00% 0.70% with stacking	1.00%	1.05%	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract)	1.50%	0.90%	0.95%	1.00%	1.25%	1.25%	0.95%	1.15%	0.95%
Increasing Benefit Option	Yes	No	Yes	No	No	No	No	No	No	No	No	No	Yes	No
Guaranteed Payments for Life	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Withdrawal Phase Waiting Period	1 Year and 60 year old	1 year and 50 year old	Age 50	Age 55	Immediate	Immediate	1 Year and 60 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	1 Years and 50 year old	Age 50	Age 50	1 Year and 50 year old
Rider Charge Refund	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Account Available at Death	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes
Joint Lifetime Withdrawal Option available	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Availability	All except: NY	All except: CA, NY	All except: NY	All except: NJ, NY, WA	All except: SD	All except: FL	All except: NY	All except: NY	All except: NY	All except: NY, OR	All except: CA, DE, NY	See Page 22	All Except: ID, NY	All except: AL, NY, VT, WV (MT & CA for some products)
Issue Ages	50-75	40-80	35-80	45-80	0-85	0-85	50-80	40-80	40-80	40-85	40-75	0-80	40-79	50+

**For Agent Use Only.
Not for Use with the Public.**

Option to add 10 more years available!

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Allianz Life Insurance Company of North America AM Best: A+ Last Rate Change 3/7/2023												
Allianz Life Ins. Co. of North America	Allianz Accumulation Advantage <i>High Band</i>	A+	80	100,000	1 Year or Less		10.25	4.50	0% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.50+
Allianz Life Ins. Co. of North America	Allianz Core Income 7 Annuity	A+	80	10,000	1 Year or Less		8.25	4.30	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-UP: 4.00+
Allianz Life Ins. Co. of North America	Allianz Accumulation Advantage <i>Low Band</i>	A+	80	20,000	1 Year or Less		8.50	4.20	0% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.50+
Allianz Life Ins. Co. of North America	Allianz 360 Annuity	A+	80	20,000	1 Year or Less		6.50	3.40	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Ins. Co. of North America	Allianz 222 Annuity	A+	80	20,000	1 Year or Less			3.00	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Ins. Co. of North America	Allianz Benefit Control	A+	80	20,000	FPA 2			3.00	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-UP: 4.50+
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 2/22/2023												
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		11.00	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
Amer. Equity Investment Life Ins. Co.	AssetShield 9 CA	A-	80	5,000	FPA		11.00	4.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		10.75	3.75	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			3.50	0% / 10%	10 yrs		18-75: 6.00+ 76-UP: 4.50+
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		10.00	3.35	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
Amer. Equity Investment Life Ins. Co.	EstateShield 10	A-	75	5,000	1 Year or Less		10.00	2.50	0% / 10%	10 yrs	Multiple	40-UP: 7.00+
Amer. Equity Investment Life Ins. Co.	EstateShield 9 CA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	9 yrs	Multiple	40-UP: 7.00+
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-81: 3.75+
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Amer. Equity Investment Life Ins. Co.	Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.10	Int / 10%	16 yrs	Optional	18-75: 7.00+ 76-UP: 5.25+
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.45+
Amer. Equity Investment Life Ins. Co.	IncomeShield 10	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9 w/ LIBR	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	9 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
Amer. Equity Investment Life Ins. Co.	IncomeShield 10 with a LIBR	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	1.75	1.00	Int / 10%	10 yrs	Optional	18-UP: 7.00+
Amer. Equity Investment Life Ins. Co.	Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	1.75	1.00	Int / 10%	10 yrs	Optional	18-64: 7.00+ 65-75: 6.12+ 76-UP: 5.25+
American General Life Insurance Company AM Best: A Last Rate Change 3/13/2023												
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		11.00	4.75	0% / 10%	10 yrs		0-75: 7.00+
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		10.00	4.50	0% / 10%	10 yrs		0-75: 7.00+
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		10.50	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		10.00	4.40	0% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.00+
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		9.00	4.25	0% / 10%	10 yrs	Included	50-75: 7.00+
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		9.50	4.25	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		9.00	4.15	0% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.00+
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		8.00	4.00	0% / 10%	10 yrs	Included	50-75: 7.00+
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		8.75	4.00	0% / 10%	7 yrs	Included	18-80: 5.00+
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		7.75	3.75	0% / 10%	7 yrs	Included	18-80: 5.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
American National Insurance Company AM Best: A Last Rate Change 3/1/2023												
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-UP: 4.00+
American National Life Insurance Company of NY AM Best: A Last Rate Change 2/1/2023												
Amer. Natl. Life Ins. Co. of NY	Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 QL 10,000 NQ	Single			3.10	10% / 10%	10 yrs		0-75: 5.00+ 76-UP: 3.50+
Amer. Natl. Life Ins. Co. of NY	Strategy Indexed Annuity PLUS 7 NY	A	80	5,000 QL 10,000 NQ	Single			3.00	10% / 10%	7 yrs		0-75: 3.00+ 76-80: 2.00+
Aspida AM Best: A- Last Rate Change 2/16/2023												
Aspida	WealthLock Accumulator 10 High Band	A-	90	100,000	Single			11.50	4.60 0% / 10%	10 yrs		18-75: 6.50+ 76-90: 4.50+
Aspida	WealthLock Accumulator 7 High Band	A-	90	100,000	Single			11.00	4.50 0% / 10%	7 yrs		18-75: 5.00+ 76-90: 3.50+
Aspida	WealthLock Accumulator 10 Low Band	A-	90	25,000	Single			10.75	4.35 0% / 10%	10 yrs		18-75: 6.50+ 76-90: 4.50+
Aspida	WealthLock Accumulator 7 Low Band	A-	90	25,000	Single			10.25	4.25 0% / 10%	7 yrs		18-75: 5.00+ 76-90: 3.50+
Athene IA AM Best: A Last Rate Change 3/4/2023												
Athene IA	Athene Performance Elite 7	A	83	10,000	Single			10.00	4.15 10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	Athene Performance Elite 7 Plus	A	83	10,000	Single	5.00 to 6.00	10.00	4.15	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00 to 15.00	8.75	3.85	0% / 5%	15 yrs		0-70: 6.50+ 71-UP: 6.00+
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	14.00 to 20.00	8.75	3.85	10% / 10%	15 yrs		0-70: 6.50+ 71-UP: 6.00+
Athene IA	Athene Performance Elite 10	A	78	10,000	Single	4.00 to 10.00	8.25	3.60	0% / 5%	10 yrs		0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Athene IA	Athene Performance Elite 10 Plus	A	78	10,000	Single	8.00 to 16.00	8.25	3.60	10% / 10%	10 yrs		0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Athene Performance Elite 10 CA	A	78	10,000	Single	9.00	8.25	3.00	0% / 5%	10 yrs		0-70: 6.50 71-75: 6.00 76-UP: 5.00
Athene IA	Athene Performance Elite® 10 Plus CA	A	78	10,000	Single	14.00	8.25	3.00	10% / 10%	10 yrs		0-70: 6.50 71-75: 6.00 76-UP: 5.00
Athene IA	Athene Performance Elite® 7 CA	A	83	10,000	Single		10.00	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
Athene IA	Athene Performance Elite® 7 Plus CA	A	83	10,000	Single	5.00	10.00	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
Athene IA	AccuMax 7 High Band	A	83	100,000	Single			2.95	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	AccuMax 7 Low Band	A	83	10,000	Single			2.80	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	Agility 10	A	80	10,000	Single		6.00	2.75	10% / 10%	10 yrs	Included	0-70: 6.00+ 71-75: 5.50+ 76-80: 5.00+
Athene IA	Agility 10 CA	A	80	10,000	Single		6.00	2.75	10% / 10%	10 yrs	Included	0-70: 6.00 71-75: 5.50 76-80: 5.00
Athene IA	Agility 7	A	83	10,000	Single		5.75	2.65	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	Agility 7 CA	A	83	10,000	Single		5.75	2.65	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional	0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional	65-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional	0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Atlantic Coast Life AM Best: B++ Last Rate Change 3/7/2023												
Atlantic Coast Life	Accumulation Protector Plus with Rate Enhancement Rider	B++	85	5,000	Single	5.00		5.70	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 5.00+
Atlantic Coast Life	Accumulation Protector Plus	B++	85	5,000	Single	5.00	9.00	4.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 5.00+
Atlantic Coast Life	Retirement Plus Multiplier 10	B++	85	5,000	Single		8.75	4.50	0% / 10%	10 yrs	Optional	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
Atlantic Coast Life	Retirement Plus Multiplier 10 Buy-up Rider	B++	85	5,000	Single			4.50	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
Atlantic Coast Life	Retirement Plus Multiplier 5	B++	85	5,000	Single		8.75	4.50	0% / 10%	5 yrs	Optional	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
Atlantic Coast Life	Retirement Plus Multiplier 5 Buy-up Rider	B++	85	5,000	Single			4.50	0% / 10%	5 yrs		0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
Atlantic Coast Life	Retirement Plus Multiplier 7	B++	85	5,000	Single		8.75	4.50	0% / 10%	7 yrs	Optional	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
Atlantic Coast Life	Retirement Plus Multiplier 7 Buy-up Rider	B++	85	5,000	Single			4.50	0% / 10%	7 yrs		0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
Atlantic Coast Life	Safe Anchor *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-85: 1.60+
Atlantic Coast Life	Safe Anchor FL *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-90: 1.60+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission	
Atlantic Coast Life	Income Navigator Annuity	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs		0-75: 7.40+ 76-UP: 5.15+	
Atlantic Coast Life	Income Navigator Annuity GLWB	B++	80	5,000	Single	5.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.40+ 76-UP: 5.15+	
Atlantic Coast Life	Guaranteed Income Annuity 10 Legacy Benefit Rider	B++	85	5,000	Single	3.00 to 10.00		1.00	0% / 10%	10 yrs		0-75: 7.65+ 76-85: 5.65+	
Atlantic Coast Life	Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	85	5,000	1 Year or Less	6.00 to 10.00		1.00	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+	
Atlantic Coast Life	Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit	B++	85	5,000	1 Year or Less			1.00	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+	
Capitol Life Insurance Company AM Best: A- Last Rate Change 3/1/2023													
Capitol Life Insurance Company	Summit 10	A-	80	5,000 QL 10,000 NQ	FPA 3			11.00	3.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Capitol Life Insurance Company	Summit 5	A-	89	5,000 QL 10,000 NQ	1 Year or Less			11.00	3.50	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
Capitol Life Insurance Company	Summit 7	A-	85	5,000 QL 10,000 NQ	1 Year or Less			11.00	3.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 1.75+
Capitol Life Insurance Company	Summit 10 Bonus	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00	6.00	2.75	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+	
Clear Spring Life AM Best: A- Last Rate Change 3/1/2023													
Clear Spring Life	Highlander 7	A-	80	5,000 QL 10,000 NQ	1 Year or Less			8.50	4.00	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
Clear Spring Life	ViStar	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.50	4.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
Clear Spring Life	Highlander	A-	80	5,000 QL 10,000 NQ	1 Year or Less	8.00	6.50	3.25	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+	
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 11/9/2022													
EquiTrust Life Insurance Company	Market Value Index	B++	80	10,000	FPA			10.50	5.15	Int / 10%	10 yrs	Optional	0-80: 7.00+
EquiTrust Life Insurance Company	Bridge Annuity	B++	80 NQ	50,000 NQ	FPA			10.00	5.00	0% / 10%	10 yrs		55-75: 8.00+ 76-80: 6.00+
EquiTrust Life Insurance Company	MarketMax Index	B++	80	10,000	FPA			10.00	5.00	Int / 10%	10 yrs		0-UP: 7.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
EquiTrust Life Insurance Company	MarketSeven Index	B++	85	10,000	FPA		10.00	5.00	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
EquiTrust Life Insurance Company	Market Power Bonus Index	B++	75	10,000	1 Year or Less	10.00	8.00	4.00	Int / 10%	14 yrs	Optional	0-75: 8.00+
EquiTrust Life Insurance Company	Market Ten Bonus Index	B++	80	5,000 QL 10,000 NQ	FPA	6.00	8.00	4.00	Int / 10%	10 yrs	Optional	0-80: 6.00+
EquiTrust Life Insurance Company	MarketForce Bonus Index	B++	80	10,000	1 Year or Less	8.00	8.00	4.00	0% / 10%	10 yrs		0-UP: 7.00+
Fidelity & Guaranty Life AM Best: A- Last Rate Change 11/14/2022												
Fidelity & Guaranty Life	Prosperity Elite 10 Enhancement	A-	85	10,000	FPA	1.25 to 3.00	14.75	5.25	0% / 10%	10 yrs		0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
Fidelity & Guaranty Life	Prosperity Elite 10 Protection	A-	85	10,000	FPA	2.50 to 6.00	14.75	5.25	0% / 10%	10 yrs	Included	0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
Fidelity & Guaranty Life	Prosperity Elite 14 Enhancement	A-	85	10,000	FPA	2.25 to 4.00	15.00	5.25	0% / 10%	14 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
Fidelity & Guaranty Life	Prosperity Elite 14 Protection	A-	85	10,000	FPA	3.75 to 7.00	15.00	5.25	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
Fidelity & Guaranty Life	Prosperity Elite 7 Enhancement	A-	85	10,000	FPA	1.25 to 2.00	14.50	5.25	0% / 10%	7 yrs		0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
Fidelity & Guaranty Life	Prosperity Elite 7 Protection	A-	85	10,000	FPA	3.00 to 4.00	14.50	5.25	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
Fidelity & Guaranty Life	FG Accelerator Plus 10	A-	85	10,000	FPA	3.00 to 7.00	9.50	4.50	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
Fidelity & Guaranty Life	FG Accelerator Plus 14	A-	85	10,000	FPA	5.00 to 8.00	9.75	4.50	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
Fidelity & Guaranty Life	FG AccumulatorPlus 7	A-	85	10,000	FPA		9.25	4.50	0% / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Fidelity & Guaranty Life	FG AccumulatorPlus 10	A-	85	10,000	FPA		9.50	4.25	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
Fidelity & Guaranty Life	FG Power Accumulator 10	A-	85	10,000	FPA			4.25	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
Fidelity & Guaranty Life	FG Power Accumulator 7	A-	85	10,000	FPA			4.25	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
Fidelity & Guaranty Life	Flex Accumulator	A-	85	10,000	FPA		9.00	4.00	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
Fidelity & Guaranty Life	Performance Pro with GMWB	A-	80	10,000	FPA	6.00 to 15.00	6.50	3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
Fidelity & Guaranty Life	Safe Income Advantage	A-	80	10,000	FPA		1.75	1.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-85: 5.00+
Global Atlantic Financial Group AM Best: A Last Rate Change 1/3/2023												
Global Atlantic Financial Group	ForeIncome II Advisory with Guaranteed Income Builder	A	85	25,000	Single		18.00	4.50	10% / 10%	7 yrs	Included	Fee Based
Global Atlantic Financial Group	ForeIncome II Advisory with Income Multiplier Benefit	A	85	25,000	Single		18.00	4.50	10% / 10%	7 yrs	Included	Fee Based
Global Atlantic Financial Group	Income 150+ SE Advisory <i>High Band</i>	A	85	100,000	Single		18.00	4.50	10% / 10%	10 yrs	Optional	
Global Atlantic Financial Group	ForeAccumulation II Advisory	A	85	25,000	Single		22.00	4.25	10% / 10%	5 yrs		Fee Based
Global Atlantic Financial Group	Income 150+ SE Advisory <i>Low Band</i>	A	85	10,000	Single		17.75	4.25	10% / 10%	10 yrs	Optional	
Global Atlantic Financial Group	ForeAccumulation II 10 <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
Global Atlantic Financial Group	ForeAccumulation II 7 <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
Global Atlantic Financial Group	ForeAccumulation II 5 <i>High Band</i>	A	85	100,000	Single		20.00	3.90	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
Global Atlantic Financial Group	ForeAccumulation II 10 <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
Global Atlantic Financial Group	ForeAccumulation II 7 <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Global Atlantic Financial Group	ForeAccumulation II 5 <i>Low Band</i>	A	85	25,000	Single		19.00	3.75	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
Global Atlantic Financial Group	ForeIncome II 10 With Guaranteed Income Builder	A	85	25,000	Single		15.00	3.75	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
Global Atlantic Financial Group	ForeIncome II 10 With Income Multiplier Benefit	A	85	25,000	Single		15.00	3.75	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
Global Atlantic Financial Group	ForeIncome II 7 With Guaranteed Income Builder	A	85	25,000	Single		15.00	3.75	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
Global Atlantic Financial Group	ForeIncome II 7 With Income Multiplier Benefit	A	85	25,000	Single		15.00	3.75	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
Global Atlantic Financial Group	Income 150+ SE 10 <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	10 yrs	Optional	55-75: 7.00+ 76-UP: 3.50+
Global Atlantic Financial Group	Income 150+ SE 7 <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
Global Atlantic Financial Group	ForeIncome II 5 With Guaranteed Income Builder	A	85	25,000	Single		14.00	3.50	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
Global Atlantic Financial Group	ForeIncome II 5 With Income Multiplier Benefit	A	85	25,000	Single		14.00	3.50	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
Global Atlantic Financial Group	Income 150+ SE 10 <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	10 yrs	Optional	55-75: 7.00+ 76-UP: 3.50+
Global Atlantic Financial Group	Income 150+ SE 7 <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
Guaranty Income Life AM Best: A- Last Rate Change 3/1/2023												
Guaranty Income Life	WealthChoice 10	A-	80	20,000	1 Year or Less		12.00	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
Guaranty Income Life	WealthChoice 10 with Premium Bonus	A-	80	20,000	1 Year or Less	5.00	10.75	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
Guaranty Income Life	WealthChoice 5	A-	90	20,000	1 Year or Less		11.00	5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
Guaranty Income Life	WealthChoice 7	A-	90	20,000	1 Year or Less		11.50	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
Integrity Life Insurance Company AM Best: A+ Last Rate Change 2/28/2023 Next Change 3/15/2023												
Integrity Life Insurance Company	Integrity Indextra 5	A+	85	15,000	Single		8.50	4.50	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Integrity Life Insurance Company	Integrity Indextra™ 10	A+	85	15,000	Single		7.50	4.00	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
Integrity Life Insurance Company	Integrity Indextra™ 7	A+	85	15,000	Single		7.50	4.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
Lincoln Financial Group AM Best: A Last Rate Change 2/21/2023 Next Change 3/15/2023												
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A	85	100,000	FPA		9.00	4.25	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A	85	100,000	FPA		9.00	4.25	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A	85	10,000	FPA		8.00	4.00	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A	85	10,000	FPA		8.25	4.00	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Lincoln Financial Group	Lincoln OptiBlend 7 <i>CA High Band</i>	A	85	100,000	FPA		8.55	4.00	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Lincoln Financial Group	Lincoln OptiBlend 5 <i>CA High Band</i>	A	85	100,000	FPA		8.50	3.95	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A	80	100,000	FPA		8.25	3.85	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
Lincoln Financial Group	Lincoln OptiBlend 7 <i>CA Low Band</i>	A	85	10,000	FPA		8.05	3.75	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA		8.00	3.70	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A	80	10,000	FPA		7.75	3.60	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA		7.50	3.40	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA		7.00	3.15	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
MassMutual Ascend Life Insurance Company AM Best: A+ Last Rate Change 3/7/2023												
MassMutual Ascend Life Ins. Co.	American Legend 7 <i>High Band</i>	A+	85	100,000	FPA		12.00	4.60	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
MassMutual Ascend Life Ins. Co.	American Legend 7 <i>Low Band</i>	A+	85	10,000	FPA		11.50	4.50	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
MassMutual Ascend Life Ins. Co.	American Legend 7 Non-MVA <i>High Band</i>	A+	85	100,000	FPA		10.75	4.45	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
MassMutual Ascend Life Ins. Co.	American Legend 7 Non-MVA <i>Low Band</i>	A+	85	10,000	FPA		10.50	4.35	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
MassMutual Ascend Life Ins. Co.	Premier Income Bonus <i>High Band</i>	A+	85	150,000	1 Year or Less		11.25	4.35	10% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.25+ 81-85: 4.25+
MassMutual Ascend Life Ins. Co.	American Landmark 5 <i>High Band</i>	A+	89	100,000	1 Year or Less		9.50	4.25	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MassMutual Ascend Life Ins. Co.	Premier Income Bonus <i>Low Band</i>	A+	85	10,000	1 Year or Less		11.00	4.25	10% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.25+ 81-85: 4.25+
MassMutual Ascend Life Ins. Co.	Premier Income Bonus Non MVA <i>High Band</i>	A+	85	150,000	1 Year or Less		11.00	4.25	10% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.25+ 81-85: 4.25+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
MassMutual Ascend Life Ins. Co.	American Landmark 3 <i>High Band</i>	A+	90	150,000	1 Year or Less		9.40	4.15	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MassMutual Ascend Life Ins. Co.	American Landmark 5 <i>Low Band</i>	A+	89	10,000	1 Year or Less		9.25	4.10	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MassMutual Ascend Life Ins. Co.	American Landmark 5 Non-MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		9.25	4.10	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MassMutual Ascend Life Ins. Co.	Premier Income Bonus Non MVA <i>Low Band</i>	A+	85	10,000	1 Year or Less		10.50	4.10	10% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.25+ 81-85: 4.25+
MassMutual Ascend Life Ins. Co.	American Landmark 3 <i>Low Band</i>	A+	90	50,000	1 Year or Less		9.00	4.05	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MassMutual Ascend Life Ins. Co.	American Landmark 3 Non-MVA <i>High Band</i>	A+	90	150,000	1 Year or Less		9.00	4.00	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MassMutual Ascend Life Ins. Co.	American Landmark 5 Non-MVA <i>Low Band</i>	A+	89	10,000	1 Year or Less		8.75	4.00	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MassMutual Ascend Life Ins. Co.	American Landmark 3 Non-MVA <i>Low Band</i>	A+	90	50,000	1 Year or Less		8.75	3.90	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MassMutual Ascend Life Ins. Co.	Safe Return	A+	85	25,000	1 Year or Less		6.50	3.00	10% / 10%	10 yrs	Optional	0-75: 5.50+ 76-80: 4.10+ 81-85: 4.10+
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 3/1/2023												
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group A	B++	80	15,000	Single		11.50	4.50	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group A with Income	B++	80	15,000	Single		11.50	4.50	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group B	B++	85	15,000	Single		11.00	4.30	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group B with Income	B++	80	15,000	Single		11.00	4.30	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group C	B++	85	15,000	Single		11.00	4.30	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Growth Annuity 10 Group C with Income	B++	80	15,000	Single		11.00	4.30	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Growth Annuity 7 Group B	B++	85	15,000	Single		10.50	4.05	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
Nassau Life and Annuity Company	Nassau Growth Annuity 7 Group C	B++	85	15,000	Single		10.50	4.05	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
Nassau Life and Annuity Company	Nassau Bonus Annuity 10 Group A	B++	80	15,000	Single	10.00	9.10	3.45	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Bonus Annuity 10 Group A with Income	B++	80	15,000	Single	10.00	9.10	3.45	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Bonus Annuity 10 Group B	B++	85	15,000	Single	7.00 to 10.00	8.65	3.25	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Bonus Annuity 10 Group B With Income	B++	80	15,000	Single	10.00	8.65	3.25	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
Nassau Life and Annuity Company	Nassau Personal Protection Choice SM Group A	B++	80	15,000	Single		5.75	2.75	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
Nassau Life and Annuity Company	Nassau Personal Income Annuity Group C	B++	80	15,000	Single		3.00	2.55	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.00+
Nassau Life and Annuity Company	Nassau Personal Income Annuity Group D	B++	80	15,000	Single		3.00	2.55	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
Nassau Life and Annuity Company	Nassau Personal Protection Choice SM Group C	B++	80	15,000	Single		5.25	2.55	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
Nassau Life and Annuity Company	Nassau Personal Protection Choice SM Group D	B++	80	15,000	Single		5.25	2.55	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Nassau Life and Annuity Company	Nassau Personal Protection Choice SM Group B	B++	80	15,000	Single		5.25	2.45	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
Nassau Life and Annuity Company	Nassau Personal Income Annuity Group A	B++	80	15,000	Single		3.50	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+
Nassau Life and Annuity Company	Nassau Personal Income Annuity Group B	B++	80	15,000	Single		3.00	1.20	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
National Life Group AM Best: A+ Last Rate Change 10/29/2022												
National Life Group	FIT Horizon Income - Max Bonus	A+	75	50,000	Single		11.25	4.25	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-UP: 3.111+
National Life Group	FIT Horizon Income - Split Bonus	A+	75	50,000	Single	5.00	11.25	4.25	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-UP: 3.111+
National Life Group	FIT Select Income - Max Bonus	A+	75	5,000	FPA		10.75	4.10	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-UP: 3.111+
National Life Group	FIT Select Income - Split Bonus	A+	75	5,000	FPA	5.00	10.75	4.10	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-UP: 3.111+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
National Life Group	FIT Horizon Growth	A+	85	50,000	Single		10.50	4.00	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-85: 3.111+
National Life Group	FIT Secure Growth	A+	85	5,000	FPA		9.40	3.60	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-85: 3.111+
National Life Group	FIT Focus Income	A+	85	50,000	Single		9.25	3.50	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 5.444+ 76-80: 4.278+ 81-85: 3.111+
National Life Group	FIT Focus Growth	A+	75	50,000	Single	5.00	9.00	3.25	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.444+ 76-80: 4.278+ 81-85: 3.111+
North American Company AM Best: A+ Last Rate Change 11/10/2022												
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less		10.00	4.25	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less		10.00	4.25	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Performance Choice 8	A+	85	20,000	FPA		9.50	4.20	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less		9.00	4.00	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less		9.00	4.00	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 14 <i>Low Band</i>	A+	75	20,000	FPA	7.00	6.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	6.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 10 <i>Low Band</i>	A+	79	20,000	FPA	5.00	5.50	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 10 <i>High Band</i>	A+	79	75,000	FPA	8.00	5.50	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	5.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	8.00	5.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	Income Pay Pro 10	A+	79	20,000	1 Year or Less		5.00	2.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
North American Company	BenefitSolutions 10	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included	40-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
Oceanview Life and Annuity AM Best: A- Last Rate Change 2/16/2023												
Oceanview Life and Annuity	Harbourview FIA 10	A-	89	20,000	Single		11.00	6.15	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
Oceanview Life and Annuity	Harbourview FIA 10 CA	A-	89	20,000	Single		11.00	6.15	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
Oceanview Life and Annuity	Harbourview FIA 7	A-	89	20,000	Single		10.50	6.15	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
Oceanview Life and Annuity	Harbourview FIA 7 CA	A-	89	20,000	Single		10.50	6.15	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Oceanview Life and Annuity	Harbourview FIA 5	A-	89	20,000	Single		9.00	4.00	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
Oceanview Life and Annuity	Harbourview FIA 5 CA	A-	89	20,000	Single		9.00	4.00	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
Oceanview Life and Annuity	Harbourview FIA 3	A-	89	20,000	Single		5.00	3.00	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
Oceanview Life and Annuity	Harbourview FIA 3 CA	A-	89	20,000	Single		5.00	3.00	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
Oxford Life Insurance Company AM Best: A Last Rate Change 2/22/2023												
Oxford Life Insurance Company	Select 10	A	80	10,000	Single		8.80	4.70	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Oxford Life Insurance Company	Select 7	A	80	20,000	Single		8.65	4.60	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
Oxford Life Insurance Company	Select 5	A	80	20,000	Single		8.50	4.50	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
Oxford Life Insurance Company	Silver Select	A	80	10,000	Single	4.00	8.00	4.40	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Oxford Life Insurance Company	Select 3	A	80	20,000	Single		7.50	4.20	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
Oxford Life Insurance Company	Royal Select	A	80	10,000	Single	8.00	7.20	4.10	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Protective Life AM Best: A+ Last Rate Change 3/14/2023												
Protective Life	Asset Builder II 10 No ROP <i>High Band</i>	A+	85	100,000	FPA		9.25	2.75	10% / 10%	10 yrs		
Protective Life	Asset Builder II 7 No ROP <i>High Band</i>	A+	85	100,000	FPA		9.10	2.60	10% / 10%	7 yrs		
Protective Life	Asset Builder II 10 No ROP <i>Mid Band</i>	A+	85	50,000	FPA		8.00	2.45	10% / 10%	10 yrs		
Protective Life	Asset Builder II 7 No ROP <i>Mid Band</i>	A+	85	50,000	FPA		7.85	2.35	10% / 10%	7 yrs		
Protective Life	Asset Builder II 7 <i>High Band</i>	A+	85	100,000	FPA		7.65	2.25	10% / 10%	7 yrs		
Protective Life	Asset Builder II 7 <i>Mid Band</i>	A+	85	50,000	FPA		6.15	2.20	10% / 10%	7 yrs		
Protective Life	Asset Builder II 10 No ROP <i>Low Band</i>	A+	85	10,000	FPA		6.05	2.10	10% / 10%	10 yrs		
Protective Life	Asset Builder II 7 No ROP <i>Low Band</i>	A+	85	10,000	FPA		6.00	2.05	10% / 10%	7 yrs		
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		6.00	2.00	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life	Asset Builder II 7 <i>Low Band</i>	A+	85	10,000	FPA		5.45	1.95	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		5.70	1.85	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life	Protective Guaranteed Income Indexed Annuity <i>High Band</i>	A+	79	100,000	1 Year or Less		2.35	1.20	10% / 10%	10 yrs	Multiple	50-79: 5.50+
Protective Life	Protective Guaranteed Income Indexed Annuity <i>Low Band</i>	A+	79	25,000	1 Year or Less		2.05	1.05	10% / 10%	10 yrs	Multiple	50-79: 5.50+
Protective Life And Annuity (NY) AM Best: A+ Last Rate Change 3/14/2023												
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		6.45	2.70	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		6.35	2.60	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		5.35	2.50	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		6.25	2.50	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY <i>High Band</i>	A+	85	100,000	1 Year or Less		5.35	2.40	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		5.25	2.40	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.30	2.30	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		5.15	2.30	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY <i>High Band</i>	A+	85	100,000	1 Year or Less		5.25	2.30	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY <i>High Band</i>	A+	85	100,000	1 Year or Less		4.85	2.20	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.10	2.20	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.05	2.10	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Securian Financial AM Best: A+ Last Rate Change 3/1/2023 Next Change 3/15/2023												
Securian Financial	SecureLink Future 10	A+	80	10,000	1 Year or Less		7.45	3.45	0% / 10%	10 yrs	Optional	
Securian Financial	SecureLink Ultra 7 <i>High Band</i>	A+	85	500,000	Single		8.70	3.45	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Securian Financial	SecureLink Ultra 7 CA High Band	A+	85	500,000	Single		8.70	3.45	10% / 10%	7 yrs		
Securian Financial	SecureLink Future 9	A+	80	10,000	1 Year or Less		7.35	3.35	0% / 10%	9 yrs	Optional	
Securian Financial	SecureLink Ultra 5 High Band	A+	85	500,000	Single		9.20	3.35	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 5 CA High Band	A+	85	500,000	Single		9.20	3.35	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 7 Mid Band	A+	85	100,000	Single		8.50	3.35	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 7 CA Mid Band	A+	85	100,000	Single		8.50	3.35	10% / 10%	7 yrs		
Securian Financial	SecureLink Chronic Illness Access High Band	A+	75	100,000	Single		7.00	3.25	10% / 10%	7 yrs		
Securian Financial	SecureLink Future 7	A+	80	10,000	1 Year or Less		7.25	3.25	0% / 10%	7 yrs	Optional	
Securian Financial	SecureLink Ultra 5 Mid Band	A+	85	100,000	Single		9.00	3.25	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 5 CA Mid Band	A+	85	100,000	Single		9.00	3.25	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 7 Low Band	A+	85	20,000	Single		8.30	3.25	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 7 CA Low Band	A+	85	20,000	Single		8.30	3.25	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 5 Low Band	A+	85	20,000	Single		8.80	3.15	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 5 CA Low Band	A+	85	20,000	Single		8.80	3.15	10% / 10%	5 yrs		
Securian Financial	SecureLink Chronic Illness Access Low Band	A+	75	20,000	Single		6.70	3.10	10% / 10%	7 yrs		

Sentinel Security Life Insurance Company | AM Best: B++ | Last Rate Change 3/7/2023

Sentinel Security Life Ins. Co.	Accumulation Protector Plus with Rate Enhancement Rider	B++	85	5,000	Single	5.00	11.50	5.70	0% / 10%	10 yrs		0-75: 7.25 76-80: 6.00 81-UP: 5.00
Sentinel Security Life Ins. Co.	Accumulation Protector Plus	B++	85	5,000	Single	5.00	9.00	4.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 5.00+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ (86-90) *FEE*	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs	🔄	86-90: 1.60+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ *FEE FOR WAIVERS*	B++	85	5,000	Single		4.10	2.70	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-85: 1.60+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs	🔄	0-80: 2.25+ 81-86: 1.60+
Sentinel Security Life Ins. Co.	Summit Bonus Index	B++	80	5,000 QL 10,000 NQ	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	85	5,000	1 Year or Less	6.00 to 10.00		1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit	B++	85	5,000	1 Year or Less			1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Legacy Benefit Rider	B++	85	5,000	1 Year or Less	3.00 to 10.00		1.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
SILAC AM Best: B+ Last Rate Change 2/1/2023												
SILAC	Denali 14	B+	80	10,000	1 Year or Less		15.00	5.75	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC	Denali 10	B+	85	10,000	1 Year or Less		15.00	5.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Denali 14 (CO)	B+	80	10,000	1 Year or Less		14.00	5.50	0% / 5%	14 yrs	Included	0-75: 8.50 76-80: 6.50
SILAC	Denali 10 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less		12.00	5.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Denali 7	B+	90	10,000	1 Year or Less		11.00	5.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Denali Bonus 10	B+	85	10,000	1 Year or Less	3.50 to 7.00	12.00	5.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Denali Bonus 14	B+	80	10,000	1 Year or Less	5.00 to 10.00	12.00	5.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC	Denali Bonus 14 (CO)	B+	80	10,000	1 Year or Less	5.00 to 10.00	10.75	4.75	0% / 5%	14 yrs	Included	0-75: 8.50 76-80: 6.50
SILAC	Teton 14	B+	80	10,000	1 Year or Less		10.50	4.75	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC	Denali 7 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	90	10,000	1 Year or Less		10.00	4.50	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
SILAC	Teton 10	B+	85	10,000	1 Year or Less		10.00	4.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Teton 14 (CO)	B+	80	10,000	1 Year or Less		10.25	4.50	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC	Denali 10 (AK, MN, OH, OR, PA, UT, WA)	B+	85	10,000	1 Year or Less		9.25	4.25	0% / 5%	10 yrs	Included	0-75: 7.00 76-80: 6.00 81-85: 4.50
SILAC	Denali Bonus 10 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less	3.50 to 5.00	9.25	4.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Denali Bonus 7	B+	90	10,000	1 Year or Less	2.50 to 5.00	10.00	4.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Teton 10 State Variation	B+	85	10,000	1 Year or Less		9.50	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Teton 7	B+	90	10,000	1 Year or Less		9.25	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Denali 7 (AK, MN, OH, OR, PA, UT, WA)	B+	90	10,000	1 Year or Less		8.50	4.00	0% / 5%	7 yrs	Included	0-75: 6.00 76-80: 4.50 81-85: 3.00 86-90: 2.00
SILAC	Denali Bonus 7 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	90	10,000	1 Year or Less	2.50 to 5.00	9.50	4.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Teton 7 State Variation	B+	90	10,000	1 Year or Less		9.00	4.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Teton Bonus 14	B+	80	10,000	1 Year or Less	10.00	9.00	4.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC	Teton Bonus 10	B+	85	10,000	1 Year or Less	6.00 to 8.00	8.50	3.75	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
SILAC	Teton Bonus 14 (CO)	B+	80	10,000	1 Year or Less	10.00	8.75	3.75	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC	Denali Bonus 10 (AK, CT, MN, OH, OR, PA, UT, WA)	B+	85	10,000	1 Year or Less		7.75	3.50	0% / 5%	10 yrs	Included	0-75: 7.00 76-80: 6.00 81-85: 4.50
SILAC	Denali Bonus 7 (AK, CT, MN, OH, OR, PA, UT, WA)	B+	90	10,000	1 Year or Less	2.50 to 5.00	7.75	3.50	0% / 5%	7 yrs	Included	0-75: 6.00 76-80: 4.50 81-85: 3.00 86-90: 2.00
SILAC	Teton Bonus 10 State Variation	B+	85	10,000	1 Year or Less	6.00	8.25	3.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC	Teton Bonus 7	B+	90	10,000	1 Year or Less	3.50 to 6.00	8.25	3.50	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	Teton Bonus 7 State Variation	B+	90	10,000	1 Year or Less	3.50 to 6.00	8.00	3.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	VEGA 10	B+	85	10,000	1 Year or Less		5.25	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC	VEGA 10 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less		4.75	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+
SILAC	VEGA 14	B+	80	10,000	1 Year or Less		5.00	2.25	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC	VEGA 7	B+	90	10,000	1 Year or Less		5.25	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	VEGA Bonus 7	B+	90	10,000	1 Year or Less		5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
SILAC	VEGA Bonus 7 (CO, DE, ID, MA, MO, NV SC, TX)	B+	90	10,000	1 Year or Less		5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	VEGA 10 (AK, MN, OH, OR, PA, UT, WA)	B+	85	10,000	1 Year or Less		4.50	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC	VEGA Bonus 10 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC	VEGA 14 (CO)	B+	80	10,000	1 Year or Less		4.75	2.00	0% / 5%	14 yrs		0-75: 8.00 76-80: 6.00
SILAC	VEGA 7 (AK, MN, OH, OR, PA, UT, WA)	B+	90	10,000	1 Year or Less		5.00	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	VEGA 7 (CO, DE, ID, MA, MO, NV, SC, TX)	B+	90	10,000	1 Year or Less		5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC	VEGA Bonus 10	B+	85	10,000	1 Year or Less		5.00	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC	VEGA Bonus 10 (AK, MN, OH, OR, PA, UT, WA)	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC	VEGA Bonus 14	B+	80	10,000	1 Year or Less		4.00	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC	VEGA Bonus 7 (AK, MN, OH, OR, PA, UT, WA)	B+	90	10,000	1 Year or Less		5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC	VEGA Bonus 14 (CO)	B+	80	10,000	1 Year or Less		3.75	1.75	0% / 5%	14 yrs	Included	0-75: 8.00 76-80: 6.00
Symetra Life Insurance Company AM Best: A Last Rate Change 3/9/2023												
Symetra Life Insurance Company	Symetra Edge Elite 5 <i>High Band</i>	A	85	100,000	Single		18.00	4.50	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Symetra Life Insurance Company	Symetra Edge Elite 7 <i>High Band</i>	A	85	100,000	Single		18.00	4.50	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
Symetra Life Insurance Company	Symetra Edge Elite 5 <i>Low Band</i>	A	85	25,000	Single		16.00	4.35	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
Symetra Life Insurance Company	Symetra Edge Elite 7 <i>Low Band</i>	A	85	25,000	Single		16.00	4.35	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
Symetra Life Insurance Company	Symetra Income Edge <i>High Band</i>	A	85	100,000	Single		16.00	3.75	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
Symetra Life Insurance Company	Symetra Income Edge <i>Low Band</i>	A	85	10,000	Single		15.75	3.65	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
Symetra Life Insurance Company	Symetra Stride	A	80	25,000	Single		14.00	3.50	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
The Standard AM Best: A Last Rate Change 2/15/2023												
The Standard	Enhanced Choice Index 10	A	80	15,000	Single			4.00	0% / 10%	10 yrs		0-UP: 7.00+
The Standard	Enhanced Choice Index 5	A	93	15,000	Single			4.00	0% / 10%	5 yrs		0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+
The Standard	Enhanced Choice Index 7	A	90	15,000	Single			4.00	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
The Standard	Index Select Annuity 10 <i>Low Band</i>	A	80	15,000	Single		10.50	4.00	0% / 10%	10 yrs		0-UP: 5.00+
The Standard	Index Select Annuity 10 <i>High Band</i>	A	80	100,000	Single		10.75	4.00	0% / 10%	10 yrs		0-UP: 5.00+
The Standard	Index Select Annuity 5 <i>Low Band</i>	A	93	15,000	Single		9.50	4.00	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
The Standard	Index Select Annuity 5 <i>High Band</i>	A	93	100,000	Single		9.75	4.00	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
The Standard	Index Select Annuity 7 <i>Low Band</i>	A	90	15,000	Single		10.50	4.00	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
The Standard	Index Select Annuity 7 <i>High Band</i>	A	90	100,000	Single		10.75	4.00	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 3/13/2023												
The United States Life Ins. Co. (NY)	Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single		8.50		0% / 10%	5 yrs		18-UP: 3.75+
The United States Life Ins. Co. (NY)	Power Index 5 NY <i>High Band</i>	A	85	100,000	Single		9.50		0% / 10%	5 yrs		18-UP: 3.75+
The United States Life Ins. Co. (NY)	Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single		9.00		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
The United States Life Ins. Co. (NY)	Power Index Premier NY <i>High Band</i>	A	85	100,000	Single		10.00		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
The United States Life Ins. Co. (NY)	Power Index Premier NY with Income Builder <i>Low Band</i>	A	85	25,000	Single		8.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+
The United States Life Ins. Co. (NY)	Power Index Premier NY with Income Builder <i>High Band</i>	A	85	100,000	Single		9.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+