

Indexed

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ANNUITY PRODUCT REFERENCE GUIDE

**MAY
2023**

**UPDATED:
05/23/2023**

MEMORIAL DAY
REMEMBER & HONOR

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%	8.00%	3.45%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	7.90%	4.10%	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%	8.85%	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	8.00%	8.50%	4.00%	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	1.00%	9.00%	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	5.00%	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%	6.60%	3.70%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	9.50%	4.50%	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 / Product 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 5/2/2023											
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA <i>High Band</i>	A+	80	100,000	1 Year or Less		10.75	4.75	0% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.50+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA <i>Low Band</i>	A+	80	20,000	1 Year or Less		9.00	4.40	0% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.50+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA	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 360 Annuity MVA	A+	80	20,000	1 Year or Less		6.50	3.40	0% / 10%	10 yrs	Optional	0-75: 6.50+ 76-80: 4.50+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA	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 MVA	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 5/11/2023											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	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 MVA	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 MVA	A-	85	5,000	FPA		10.00	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 MVA	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 MVA	A-	85	5,000	FPA		9.25	3.35	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	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 MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	9 yrs	Multiple	40-UP: 7.00+

Fixed Indexed Annuities

Carrier / Product 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. California IncomeShield 7 MVA	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 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
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 MVA	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 MVA	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 MVA	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 MVA	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 5/1/2023											
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	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 MVA Low Band	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 MVA High Band	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 MVA High Band	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 MVA High Band	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 MVA Low Band	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 MVA Low Band	A	85	25,000	Single		9.00	4.15	0% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.00+

Fixed Indexed Annuities

Carrier / Product 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 GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <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 MVA <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 MVA <i>Low Band</i>	A	80	25,000	Single		7.75	3.75	0% / 10%	7 yrs	Included	18-80: 5.00+
American National Insurance Company AM Best: A Last Rate Change 5/1/2023											
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	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 MVA	A	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	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 5/1/2023											
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	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 <small>QL</small> 10,000 <small>NQ</small>	Single			3.00	10% / 10%	7 yrs		0-75: 3.00+ 76-80: 2.00+
Aspida AM Best: A- Last Rate Change 3/24/2023											
ASPIDA WealthLock Accumulator 10 MVA <i>High Band</i>	A-	90	100,000	Single		10.75	4.50	0% / 10%	10 yrs		18-75: 6.50+ 76-90: 4.50+
ASPIDA WealthLock Accumulator 7 MVA <i>High Band</i>	A-	90	100,000	Single		10.25	4.40	0% / 10%	7 yrs		18-75: 5.00+ 76-90: 3.50+
ASPIDA WealthLock Accumulator 10 MVA <i>Low Band</i>	A-	90	25,000	Single		10.00	4.25	0% / 10%	10 yrs		18-75: 6.50+ 76-90: 4.50+
ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single		9.50	4.15	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 MVA	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 MVA, ROP, FEE	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+

Fixed Indexed Annuities

Carrier / Product 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® 15 MVA	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 MVA, ROP, FEE	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 MVA	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+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	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 MVA	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 MVA, ROP, FEE	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 MVA	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 MVA, ROP, FEE	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 MVA 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 MVA 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 MVA	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 MVA	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

Fixed Indexed Annuities

Carrier / Product 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 Agility 7 MVA	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 MVA	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 Ascent Pro 10 Bonus MVA	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) MVA	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) MVA	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 4/11/2023											
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00		5.70	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00	9.00	4.75	0% / 5%	10 yrs		See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	10 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	5 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	5 yrs		See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	7 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	7 yrs		See Notes
ATLANTIC COAST LIFE Safe Anchor *FEE FOR WAIVERS* MVA	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs	🔄	See Notes

Fixed Indexed Annuities

Carrier / Product 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 Safe Anchor FL *FEE FOR WAIVERS* MVA	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs ↻		See Notes
ATLANTIC COAST LIFE Income Navigator Annuity MVA	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional	See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B++	85	5,000	Single	3.00 to 10.00		1.00	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00		1.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less			1.00	0% / 10%	10 yrs	Included	See Notes
Capitol Life Insurance Company AM Best: A- Last Rate Change 5/1/2023											
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	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 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less		10.00	3.50	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	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 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00	6.00	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Clear Spring Life AM Best: A- Last Rate Change 5/1/2023											
CLEAR SPRING LIFE Highlander 7 MVA	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 MVA	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 MVA	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 MVA	B++	80	10,000	FPA		10.50	5.15	Int / 10%	10 yrs	Optional	0-80: 7.00+

Fixed Indexed Annuities

Carrier / Product 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 Bridge Annuity MVA	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 MVA	B++	80	10,000	FPA		10.00	5.00	Int / 10%	10 yrs		0-UP: 7.00+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	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 MVA	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 MVA, ROP	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 MVA	B++	80	10,000	1 Year or Less	7.00 to 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 MVA	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 MVA	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 MVA	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 MVA	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 MVA	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 MVA	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 MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 Accelerator Plus 14 MVA	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 10 MVA	A-	85	10,000	FPA		9.50	4.50	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	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+
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	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 MVA	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 MVA	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 MVA	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 MVA	A-	80	10,000	FPA		1.75	1.25	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 MVA, FEE-BASED	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 MVA, FEE-BASED	A	85	25,000	Single		18.00	4.50	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA High Band	A	85	100,000	Single		18.00	4.50	10% / 10%	10 yrs	Optional	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED	A	85	25,000	Single		23.00	4.30	10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA Low Band	A	85	10,000	Single		17.75	4.25	10% / 10%	10 yrs	Optional	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA High Band	A	85	100,000	Single		22.00	4.00	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+

Fixed Indexed Annuities

Carrier / Product 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 7 MVA High Band	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 MVA High Band	A	85	100,000	Single		21.00	3.95	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA Low Band	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 MVA Low Band	A	85	25,000	Single		21.00	3.85	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA Low Band	A	85	25,000	Single		20.00	3.80	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA	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 MVA	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 MVA	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 MVA	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 MVA High Band	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 MVA High Band	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 MVA	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 MVA	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 MVA Low Band	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 MVA Low Band	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 5/1/2023											
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less		12.00	5.25	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	5.00	10.75	5.25	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+

Fixed Indexed Annuities

Carrier / Product 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
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less		11.00	5.25	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less		11.50	5.25	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
Integrity Life Insurance Company AM Best: A+ Last Rate Change 5/15/2023											
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single		7.75	4.15	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single		6.75	3.70	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		6.75	3.70	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
Lincoln Financial Group AM Best: A Last Rate Change 5/16/2023											
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA High Band	A	85	100,000	FPA		9.00	4.15	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 MVA High Band	A	85	100,000	FPA		8.75	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 CA High Band	A	85	100,000	FPA		8.50	3.95	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 MVA Low Band	A	85	10,000	FPA		8.25	3.90	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 10 MVA High Band	A	80	100,000	FPA		8.00	3.80	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA Low Band	A	85	10,000	FPA		7.75	3.75	10% / 10%	5 yrs		0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+

Fixed Indexed Annuities

Carrier / Product 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>High Band</i>	A	85	100,000	FPA		8.25	3.75	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 CA <i>Low Band</i>	A	85	10,000	FPA		8.00	3.70	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 10 MVA <i>Low Band</i>	A	80	10,000	FPA		7.50	3.55	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA		7.75	3.50	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 CA <i>High Band</i>	A	80	100,000	FPA		7.25	3.35	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		6.75	3.10	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 5/7/2023											
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <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. Premier Income Bonus MVA, LOAN <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 LOAN <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+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <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 Legend 7 MVA, LOAN <i>High Band</i>	A+	85	100,000	FPA		10.50	3.90	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+

Fixed Indexed Annuities

Carrier / Product 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 Legend 7 MVA, LOAN <i>Low Band</i>	A+	85	10,000	FPA		10.00	3.80	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 LOAN <i>High Band</i>	A+	85	100,000	FPA		9.25	3.75	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 LOAN <i>Low Band</i>	A+	85	10,000	FPA		9.00	3.65	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		8.25	3.60	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A+	89	10,000	1 Year or Less		8.00	3.45	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		8.00	3.45	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>Low Band</i>	A+	89	10,000	1 Year or Less		7.50	3.35	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A+	90	150,000	1 Year or Less		8.20	3.30	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A+	90	50,000	1 Year or Less		7.95	3.20	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		7.95	3.15	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>Low Band</i>	A+	90	50,000	1 Year or Less		7.50	3.05	10% / 10%	3 yrs		0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A+	85	25,000	1 Year or Less		6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 5.50+ 76-80: 4.10+ 81-85: 4.10+

Fixed Indexed Annuities

Carrier / Product 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 AM Best: B++ Last Rate Change 5/1/2023											
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA	B++	80	15,000	Single		11.25	4.40	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 MVA	B++	80	15,000	Single		11.25	4.40	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 MVA	B++	85	15,000	Single		10.75	4.20	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 B with Income MVA	B++	80	15,000	Single		10.75	4.20	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 MVA	B++	85	15,000	Single		10.75	4.20	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 MVA	B++	80	15,000	Single		10.75	4.20	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 MVA, ROP	B++	85	15,000	Single		10.25	3.95	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 MVA, ROP	B++	85	15,000	Single		10.25	3.95	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 MVA	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 MVA	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 MVA	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 MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 A MVA, ROP	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 MVA, ROP	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 MVA, ROP	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 MVA, ROP	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 MVA, ROP	B++	80	15,000	Single		5.25	2.55	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	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 MVA, ROP	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 MVA, ROP	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 4/29/2023											
NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN	A+	75	50,000	Single		10.25	3.25	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 MVA, LOAN	A+	75	50,000	Single	5.00	10.25	3.25	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 MVA, LOAN	A+	75	5,000	FPA		9.50	3.25	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 / Product 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 Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	9.50	3.25	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 Growth MVA, LOAN	A+	85	50,000	Single		9.00	3.00	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-85: 3.111+
NATIONAL LIFE GROUP FIT Focus Income MVA, LOAN	A+	85	50,000	Single		8.00	2.75	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 Secure Growth MVA, LOAN	A+	85	5,000	FPA		8.00	2.70	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 Growth MVA, LOAN	A+	75	50,000	Single	5.00	7.50	2.50	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 MVA <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) MVA, ROP <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+

Fixed Indexed Annuities

Carrier / Product 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 Performance Choice 8 MVA	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 MVA <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+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <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 NAC Control. X MVA	A+	79	20,000	Single		9.00	3.75	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <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 MVA <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 MVA <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 MVA <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 MVA	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 MVA	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 MVA	A-	89	20,000	Single		11.00	6.15	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+

Fixed Indexed Annuities

Carrier / Product 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 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 MVA	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+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	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 MVA	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 5/1/2023											
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single		8.20	4.30	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single		8.05	4.20	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single		7.90	4.10	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00	7.40	4.00	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single		6.90	3.80	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00	6.60	3.70	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Protective Life AM Best: A+ Last Rate Change 5/23/2023											
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA High Band	A+	85	100,000	FPA		8.45	2.75	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA Mid Band	A+	85	50,000	FPA		7.20	2.65	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA High Band	A+	85	100,000	FPA		8.10	2.65	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier / Product 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 Asset Builder II 10 No ROP MVA Low Band	A+	85	10,000	FPA		5.25	2.60	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA Mid Band	A+	85	50,000	FPA		7.05	2.60	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP High Band	A+	85	100,000	FPA		6.85	2.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA Low Band	A+	85	10,000	FPA		5.20	2.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA High Band	A+	79	100,000	1 Year or Less		3.25	2.55	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA High Band	A+	85	100,000	1 Year or Less		6.00	2.55	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP Mid Band	A+	85	50,000	FPA		5.35	2.50	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP Low Band	A+	85	10,000	FPA		4.65	2.45	10% / 10%	7 yrs		
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA Low Band	A+	79	25,000	1 Year or Less		2.95	2.40	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA Low Band	A+	85	25,000	1 Year or Less		5.70	2.40	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life And Annuity (NY) AM Best: A+ Last Rate Change 5/23/2023											
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY High Band	A+	85	100,000	1 Year or Less		5.30	2.70	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY High Band	A+	85	100,000	1 Year or Less		5.20	2.65	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY Low Band	A+	85	10,000	1 Year or Less		4.30	2.60	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP High Band	A+	85	100,000	1 Year or Less		4.30	2.60	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY High Band	A+	85	100,000	1 Year or Less		5.15	2.60	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY Low Band	A+	85	10,000	1 Year or Less		4.20	2.55	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+

Fixed Indexed Annuities

Carrier / Product 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 AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less		4.20	2.55	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less		3.30	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>Low Band</i>	A+	85	10,000	1 Year or Less		4.10	2.50	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less		3.85	2.50	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less		3.15	2.45	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less		3.10	2.40	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Securian Financial AM Best: A+ Last Rate Change 5/15/2023											
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i>	A+	85	500,000	Single		8.70	3.70	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single		9.20	3.60	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i>	A+	85	100,000	Single		8.50	3.60	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single		9.00	3.50	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single		8.30	3.50	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single		8.80	3.40	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Future 10	A+	80	10,000	1 Year or Less		7.20	3.20	0% / 10%	10 yrs	Optional	
SECURIAN FINANCIAL SecureLink Future 9	A+	80	10,000	1 Year or Less		7.10	3.10	0% / 10%	9 yrs	Optional	
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i>	A+	75	100,000	Single		6.50	3.00	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Future 7	A+	80	10,000	1 Year or Less		7.00	3.00	0% / 10%	7 yrs	Optional	
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i>	A+	75	20,000	Single		6.20	2.85	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier / Product 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 Insurance Company AM Best: B++ Last Rate Change 5/17/2023											
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE	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 MVA	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* MVA	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* MVA	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* MVA	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 MVA	B++	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	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 MVA	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 MVA	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 5/1/2023											
SILAC Denali 14 MVA	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 MVA	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) MVA	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) MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 Denali 7 MVA	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 MVA	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 MVA	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) MVA	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 MVA	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) MVA	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+
SILAC Teton 10 MVA	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) MVA	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) MVA	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) MVA	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 MVA	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 MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 7 MVA	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) MVA	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) MVA	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 MVA	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 MVA	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 MVA	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+
SILAC Teton Bonus 14 (CO) MVA	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) MVA	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) MVA	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 MVA	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 MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 7 State Variation MVA	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 MVA	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) MVA	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 MVA	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 MVA	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 MVA	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 Bonus 7 (CO, DE, ID, MA, MO, NV SC, TX) MVA	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) MVA	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) MVA	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) MVA	B+	80	10,000	1 Year or Less		4.75	2.00	0% / 5%	14 yrs	Included	0-75: 8.00 76-80: 6.00
SILAC VEGA 7 (AK, MN, OH, OR, PA, UT, WA) MVA	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+

Fixed Indexed Annuities

Carrier / Product 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 7 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	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 MVA	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) MVA	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 MVA	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) MVA	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) MVA	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 3/30/2023											
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA High Band	A	85	100,000	Single		18.00	4.20	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA High Band	A	85	100,000	Single		18.00	4.20	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA Low Band	A	85	25,000	Single		16.00	4.05	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA Low Band	A	85	25,000	Single		16.00	4.05	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA High Band	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 MVA Low Band	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 MVA	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 5/18/2023											
THE STANDARD Enhanced Choice Index 10 MVA	A	80	15,000	Single			4.75	0% / 10%	10 yrs		0-UP: 7.00+

Fixed Indexed Annuities

Carrier / Product 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 Enhanced Choice Index 5 MVA	A	93	15,000	Single			4.75	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 MVA	A	90	15,000	Single			4.75	0% / 10%	7 yrs		0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
THE STANDARD Index Select Annuity 10 MVA Low Band	A	80	15,000	Single		10.50	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA High Band	A	80	100,000	Single		10.75	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 5 MVA Low Band	A	93	15,000	Single		9.50	4.75	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 MVA High Band	A	93	100,000	Single		9.75	4.75	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 MVA Low Band	A	90	15,000	Single		10.50	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA High Band	A	90	100,000	Single		10.75	4.75	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 5/1/2023											
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY Low Band	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 High Band	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 Low Band	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 High Band	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 Low Band	A	85	25,000	Single		8.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+

Fixed Indexed Annuities

Carrier / Product 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 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+