

Indexed

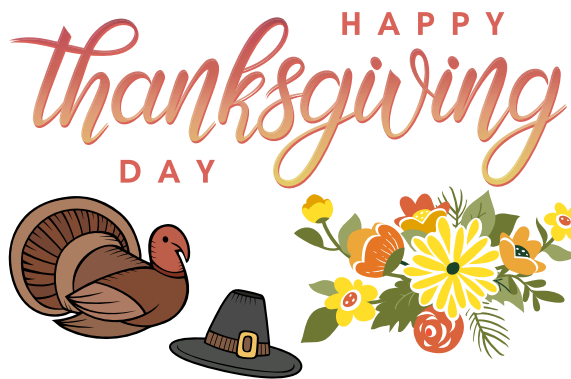
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Your potential annuity
sales await!



ANNUITY PRODUCT REFERENCE GUIDE

**NOVEMBER
2023**

**UPDATED:
11/14/2023**



FEEL THE POWER

12.00%
**Premium
Bonus!!!**

MarketPower Bonus Index®

*from EquiTrust
Life Insurance
Company®*

- **12% 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

Updated November 14, 2023

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% | 11.00% | 4.50% | 100% First Year | 1.00% on 87.5% | 5 years | 2.75% |
| Oxford Life | Select Series | 0.00% | 9.20% | 5.00% | 100% First Year | 1.00% on 87.5% | 5 years | 3.50% |
| Atlantic Coast Life | Retirement Plus Multiplier | 0.00% | 9.65% | 4.50% | 100% First Year | 1.00% on 87.5% | 5 years | 7.00% |
| 7 year term | | | | | | | | |
| SILAC Life | Teton Bonus 7 | 9.00% | 7.50% | 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% | 10.75% | 5.00% | 100% First Year | 1.00% on 100% | 7 years | 5.00% |
| Global Atlantic | ForeAccumulation II | 0.00% | 10.50% | 4.35% | 100% First Year | 1.00% on 100% | 7 years | 5.00% |
| SILAC Life | Denali 7 | 0.00% | 11.50% | 5.50% | 100% First Year | 1% on 87.5% | 7 years | 6.00% |
| EquiTrust | MarketSeven Index | 0.00% | 10.00% | 5.50% | 100% First Year | 1% on 87.5% | 7 years | 5.50% |
| F&G | Accumulator Plus 7 | 0.00% | 11.00% | 4.75% | 100% First Year | 1.00% on 87.5% | 7 years | 5.00% |
| 8 year term | | | | | | | | |
| North American | Performance Choice 8 | 0.00% | 8.25% | 4.20% | 100% First Year | 1.00% on 87.5% | 8 years | 5.25% |
| 10 year term | | | | | | | | |
| Athene Annuity | Performance Elite- 10 | 12.00% | 8.50% | 3.80% | 100% First Year | 1.00% on 87.5% | 10 years | 6.50% |
| Clear Spring | Highlander | 10.00% | 7.00% | 3.50% | 100% First Year | 1.00% on 100% | 10 years | 7.00% |
| SILAC Life | Teton Bonus 10 | 11.00% | 8.00% | 3.75% | 100% First Year | 1.00% on 87.5% | 10 years | 7.25% |
| EquiTrust Life | Market Value EIA | 0.00% | 10.50% | 5.50% | 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% | 12.00% | 9.00% | 100% For Term | 1.00% on 87.5% | 10 years | 5.25% |
| North American | Charter Plus - 10 | 7.00% | 6.00% | 2.80% | 100% First Year | 1.00% on 87.5% | 10 years | 7.00% |
| North American | VersaChoice | 0.00% | 7.75% | 4.00% | 100% First Year | 1.00% on 87.5% | 10 years | 7.00% |
| Global Atlantic | ForeAccumulation II | 0.00% | 9.25% | 4.10% | 100% First Year | 1.00% on 87.5% | 10 years | 7.00% |
| EquiTrust Life | Market 10 Bonus | 8.00% for 5yrs | 8.00% | 4.50% | 100% First Year | 1.00% on 100% | 10 years | 6.00% |
| Oxford Life | Royal Select | 8.00% | 8.50% | 4.35% | 100% First Year | 1.00% on 87.5% | 10 years | 6.50% |
| F&G | Accumulator Plus 10 | 0.00% | 11.10% | 4.75% | 100% First Year | 1.00% on 87.5% | 10 years | 7.50% |
| 14 year term | | | | | | | | |
| EquiTrust Life | Market Power Bonus | 12.00% | 8.00% | 4.50% | 100% First Year | 1.00% on 87.5% | 14 years | 8.00% |
| North American | Charter Plus - 14 | 8.00% for 7 yrs | 6.50% | 2.90% | 100% First Year | 1.00% on 87.5% | 14 years | 6.50% |
| SILAC Life | Teton Bonus 14 | 10.00% | 8.50% | 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.

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 11/7/2023 | | | | | | | | | | | |
| ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> | A+ | 80 | 100,000 | FPA 2 | | 10.50 | 7.50 | 0% / 10% | 10 yrs | | 0-75: 6.50+ 76-UP: 4.50+ |
| ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i> | A+ | 80 | 20,000 | FPA 2 | | 8.50 | 7.00 | 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 | | 7.75 | 4.25 | 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 | | | 3.20 | 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 | | | 3.10 | 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 9/6/2023 | | | | | | | | | | | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA | A- | 80 | 5,000 | FPA | | 8.50 | 4.00 | Int / 10% | 10 yrs | | 18-75: 7.00+ 18-75: 7.00+ 76-UP: 5.25+ 76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA | A- | 80 | 5,000 | FPA | | 8.50 | 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 | | 7.00 | 3.75 | Int / 10% | 7 yrs | | 18-75: 4.50+ 18-75: 4.50+ 76-80: 3.38+ 76-80: 3.38+ 81-UP: 2.25+ 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 | | 6.50 | 3.35 | Int / 10% | 5 yrs | | 18-75: 3.75+ 18-75: 3.75+ 76-80: 2.81+ 76-80: 2.81+ 81-UP: 1.88+ 81-UP: 1.88+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA | A- | 80 | 5,000 | FPA | 10.00 | 6.00 | 3.00 | Int / 10% | 9 yrs | | 18-75: 7.00+ 76-UP: 5.25+ |

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 |
|---|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|--|
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA | A- | 80 | 5,000 | FPA | 10.00 | 6.00 | 3.00 | Int / 10% | 10 yrs | | 18-75: 7.00+ 18-75: 7.00+ 76-UP: 5.25+ 76-UP: 5.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA | A- | 75 | 5,000 | 1 Year or Less | | 4.25 | 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+ |
| 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+ 40-75: 5.00+ 76-81: 3.75+ 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+ 40-75: 5.00+ 76-UP: 3.75+ 76-UP: 3.75+ |
| 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+ 18-75: 7.00+ 76-UP: 5.45+ 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+ 18-75: 7.00+ 76-UP: 5.45+ 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+ 18-75: 7.00+ 76-UP: 5.45+ 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+ 18-75: 7.00+ 76-UP: 5.45+ 76-UP: 5.45+ |
| American General Life Insurance Company AM Best: A Last Rate Change 11/6/2023 | | | | | | | | | | | |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i> | A | 75 | 100,000 | Single | | 12.25 | 5.45 | 0% / 10% | 10 yrs | | 0-75: 7.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i> | A | 75 | 25,000 | Single | | 11.25 | 5.20 | 0% / 10% | 10 yrs | | 0-75: 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 |
|--|---------|---------------|-----------------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|------------------------------|
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band | A | 85 | 100,000 | Single | | 12.00 | 4.85 | 0% / 10% | 7 yrs | | 18-80: 5.00+ 81-85: 2.75+ |
| AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band | A | 85 | 100,000 | Single | | 11.75 | 4.80 | 0% / 10% | 5 yrs | | 0-UP: 3.75+ |
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA Low Band | A | 85 | 25,000 | Single | | 11.00 | 4.60 | 0% / 10% | 7 yrs | | 18-80: 5.00+ 81-85: 2.75+ |
| AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA Low Band | A | 85 | 25,000 | Single | | 10.75 | 4.55 | 0% / 10% | 5 yrs | | 0-UP: 3.75+ |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA High Band | A | 75 | 100,000 | Single | | 8.00 | 4.00 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA Low Band | A | 75 | 25,000 | Single | | 7.00 | 3.75 | 0% / 10% | 10 yrs | Included | 50-75: 7.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA High Band | A | 80 | 100,000 | Single | | 7.75 | 3.75 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |
| AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA Low Band | A | 80 | 25,000 | Single | | 6.75 | 3.50 | 0% / 10% | 7 yrs | Included | 50-80: 5.00+ |
| American National Insurance Company AM Best: A Last Rate Change 11/1/2023 | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA | 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 MVA | 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 11/1/2023 | | | | | | | | | | | |
| 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 10/30/2023 | | | | | | | | | | | |
| ASPIDA WealthLock Accumulator 10 MVA High Band | A- | 90 | 100,000 | Single | | 12.50 | 5.50 | 0% / 10% | 10 yrs | | 18-75: 7.00+ 76-90: 4.75+ |
| ASPIDA WealthLock Accumulator 7 MVA High Band | A- | 90 | 100,000 | Single | | 12.50 | 5.50 | 0% / 10% | 7 yrs | | 18-75: 5.50+ 76-90: 3.50+ |
| ASPIDA WealthLock Accumulator 10 MVA Low Band | A- | 90 | 25,000 | Single | | 12.00 | 5.25 | 0% / 10% | 10 yrs | | 18-75: 7.00+ 76-90: 4.75+ |

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 |
|--|---------|---------------|-------------|--------------|----------------|-----------------------|------------|------------------------------|----------|-------------|---|
| ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i> | A- | 90 | 25,000 | Single | | 11.75 | 5.25 | 0% / 10% | 7 yrs | | 18-75: 5.50+ 76-90: 3.50+ |
| Athena IA AM Best: A Last Rate Change 10/27/2023 | | | | | | | | | | | |
| ATHENE IA Athena Performance Elite 7 MVA | A | 83 | 10,000 | Single | | 10.75 | 5.00 | 10% / 10% | 7 yrs | | 0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+ |
| ATHENE IA Athena Performance Elite 7 Plus MVA, ROP, FEE | A | 83 | 10,000 | Single | 5.00 to 6.00 | 10.75 | 5.00 | 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 <i>High Band</i> | A | 83 | 100,000 | Single | | | 4.65 | 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 <i>Low Band</i> | A | 83 | 10,000 | Single | | | 4.55 | 10% / 10% | 7 yrs | | 0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+ |
| ATHENE IA Athena Performance Elite® 15 MVA | A | 73 | 10,000 | Single | 11.00 to 15.00 | 9.25 | 4.50 | 0% / 5% | 15 yrs | | 0-70: 6.50+ 71-UP: 6.00+ |
| ATHENE IA Athena Performance Elite® 15 Plus MVA, ROP, FEE | A | 73 | 10,000 | Single | 14.00 to 20.00 | 9.25 | 4.50 | 10% / 10% | 15 yrs | | 0-70: 6.50+ 71-UP: 6.00+ |
| ATHENE IA Athena Performance Elite 10 MVA | A | 78 | 10,000 | Single | 4.00 to 12.00 | 8.50 | 3.80 | 0% / 5% | 10 yrs | | 0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+ |
| ATHENE IA Athena Performance Elite 10 Plus MVA, ROP, FEE | A | 78 | 10,000 | Single | 8.00 to 18.00 | 8.50 | 3.80 | 10% / 10% | 10 yrs | | 0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+ |
| ATHENE IA Agility 10 MVA | A | 80 | 10,000 | Single | | 6.00 | 3.00 | 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 | 3.00 | 10% / 10% | 10 yrs | Included | 0-70: 6.00 71-75: 5.50 76-80: 5.00 |
| ATHENE IA Ascent Pro 10 Bonus MVA | A | 80 | 10,000 | Single | 3.00 | 6.25 | 3.00 | 10% / 10% | 10 yrs | Optional | 0-70: 6.50+ 71-75: 6.00+ 76-UP: 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 Ascent Pro 10 Bonus (FL) MVA | A | 80 | 10,000 | Single | 3.00 | 6.25 | 3.00 | 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 | 6.25 | 3.00 | 10% / 10% | 10 yrs | Optional | 0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+ |
| ATHENE IA Athena Performance Elite 10 CA MVA | A | 78 | 10,000 | Single | 11.00 | 8.50 | 3.00 | 0% / 5% | 10 yrs | | 0-70: 6.50 71-75: 6.00 76-UP: 5.00 |
| ATHENE IA Athena Performance Elite® 10 Plus CA MVA, ROP, FEE | A | 78 | 10,000 | Single | 16.00 | 8.50 | 3.00 | 10% / 10% | 10 yrs | | 0-70: 6.50 71-75: 6.00 76-UP: 5.00 |
| ATHENE IA Athena Performance Elite® 7 CA MVA | A | 83 | 10,000 | Single | | 10.75 | 3.00 | 10% / 10% | 7 yrs | | 0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00 |
| ATHENE IA Athena Performance Elite® 7 Plus CA MVA, ROP, FEE | A | 83 | 10,000 | Single | 5.00 | 10.75 | 3.00 | 10% / 10% | 7 yrs | | 0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00 |
| ATHENE IA Agility 7 MVA | A | 83 | 10,000 | Single | | 5.75 | 2.90 | 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 | 2.90 | 10% / 10% | 7 yrs | Included | 0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00 |
| Atlantic Coast Life AM Best: B++ Last Rate Change 10/9/2023 | | | | | | | | | | | |
| ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE | B++ | 85 | 5,000 | Single | 10.00 | | 5.70 | 0% / 10% | 10 yrs | | See Notes |
| ATLANTIC COAST LIFE Accumulation Protector Plus MVA | B++ | 85 | 5,000 | Single | 10.00 | 10.00 | 4.75 | 0% / 5% | 10 yrs | | See Notes |
| ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA | B++ | 85 | 5,000 | Single | | 9.65 | 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 | Included | 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 Retirement Plus Multiplier 5 MVA | B++ | 85 | 5,000 | Single | | 9.65 | 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 | Included | See Notes |
| ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA | B++ | 85 | 5,000 | Single | | 9.65 | 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 | Included | See Notes |
| ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA | B++ | 85 | 5,000 | Single | 3.00 to 10.00 | | 2.75 | 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 | | 2.75 | 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 | | | 2.75 | 0% / 10% | 10 yrs | Included | See Notes |
| ATLANTIC COAST LIFE Income Navigator Annuity MVA | B++ | 80 | 5,000 | Single | 7.00 | 4.00 | 2.75 | Int / 10% | 10 yrs | | See Notes |
| ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA | B++ | 80 | 5,000 | Single | 7.00 | 4.00 | 2.75 | Int / 10% | 10 yrs | Optional | See Notes |
| ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA | B++ | 90 | 5,000 | Single | | 4.10 | 2.75 | Int / 10% | 5 yrs ↻ | | See Notes |
| ATLANTIC COAST LIFE Safe Anchor FL (Additional Fee for Waivers) MVA | B++ | 90 | 5,000 | Single | | 4.10 | 2.75 | 0% / 0% | 5 yrs ↻ | | See Notes |
| Capitol Life Insurance Company AM Best: A- Last Rate Change 11/1/2023 | | | | | | | | | | | |
| CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA | A- | 80 | 5,000 QL 10,000 NQ | FPA 3 | | 11.00 | 4.25 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.00+ |
| CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA | A- | 85 | 5,000 QL 10,000 NQ | 1 Year or Less | | 11.00 | 4.25 | 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 | 4.00 | 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 | 4.00 | 0% / 10% | 5 yrs | | 0-75: 3.75+ 76-80: 2.00+ 81-89: 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 |
|---|---------|---------------|-----------------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|--|
| Clear Spring Life AM Best: A- Last Rate Change 11/13/2023 | | | | | | | | | | | |
| CLEAR SPRING LIFE Highlander 7 MVA | A- | 80 | 5,000 QL 10,000 NQ | 1 Year or Less | | 9.00 | 4.25 | 0% / 10% | 7 yrs | | 0-75: 5.00+ 76-80: 4.00+ |
| CLEAR SPRING LIFE ClearFlex MVA | A- | 80 | 5,000 QL 10,000 NQ | FPA | | 9.50 | 4.00 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.00+ |
| 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 | 10.00 | 7.00 | 3.50 | 0% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-80: 5.00+ |
| EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 10/17/2023 | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA | B++ | 80 NQ | 50,000 NQ | FPA | | 10.00 | 5.50 | 0% / 10% | 10 yrs | | 55-75: 8.00+ 76-80: 6.00+ |
| EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA | B++ | 80 | 10,000 | FPA | | 10.50 | 5.50 | Int / 10% | 10 yrs | Optional | 0-80: 7.00+ |
| EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA | B++ | 90 | 10,000 | FPA | | 10.00 | 5.50 | Int / 10% | 5 yrs | | 0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+ |
| EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA | B++ | 80 | 10,000 | FPA | | 10.00 | 5.50 | Int / 10% | 10 yrs | | 0-UP: 7.00+ |
| EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA | B++ | 85 | 10,000 | FPA | | 10.00 | 5.50 | 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 | 12.00 | 8.00 | 4.50 | 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 | 8.00 | 8.00 | 4.50 | 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 10.00 | 8.00 | 4.25 | 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+ |

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 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 AccumulatorPlus 10 MVA | A- | 85 | 10,000 | FPA | | 11.10 | 4.75 | 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 | | 11.00 | 4.75 | 0% / 10% | 7 yrs | Optional | 0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+ |
| FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA | A- | 85 | 10,000 | FPA | 5.00 to 9.00 | 10.00 | 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 MVA | A- | 85 | 10,000 | FPA | 7.00 to 10.00 | 10.25 | 4.50 | 0% / 10% | 14 yrs | Included | 0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+ |
| FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA | A- | 85 | 10,000 | FPA | | | 4.50 | 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 | | | 4.50 | 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 | | 10.00 | 4.25 | 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 | 8.50 | 3.50 | 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 | | 2.25 | 1.75 | 0% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-85: 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 |
|---|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|-----------------------------|
| Global Atlantic Financial Group AM Best: A Last Rate Change 11/6/2023 | | | | | | | | | | | |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED | A | 85 | 25,000 | Single | | 23.00 | 5.00 | 10% / 10% | 5 yrs | | Fee Based |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 22.00 | 4.75 | 10% / 10% | 5 yrs | | 0-80: 3.75+ 81-85: 1.75+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | 21.00 | 4.60 | 10% / 10% | 5 yrs | | 0-80: 3.75+ 81-85: 1.75+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 22.00 | 4.50 | 10% / 10% | 7 yrs | | 0-80: 5.00+ 81-85: 2.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | 21.00 | 4.35 | 10% / 10% | 7 yrs | | 0-80: 5.00+ 81-85: 2.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 22.00 | 4.25 | 10% / 10% | 10 yrs | | 0-80: 7.00+ 81-85: 3.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | 21.00 | 4.10 | 10% / 10% | 10 yrs | | 0-80: 7.00+ 81-85: 3.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED | A | 85 | 25,000 | Single | | 13.00 | 4.00 | 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 | | 13.00 | 4.00 | 10% / 10% | 7 yrs | Included | Fee Based |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA | A | 85 | 25,000 | Single | | 10.00 | 3.25 | 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 | | 10.00 | 3.25 | 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 | | 10.00 | 3.25 | 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 | | 10.00 | 3.25 | 10% / 10% | 7 yrs | Included | 0-80: 5.00+ 81-85: 2.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>High Band</i> | A | 85 | 100,000 | Single | | 9.00 | 3.25 | 10% / 10% | 10 yrs | Optional | Fee Based |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA | A | 85 | 25,000 | Single | | 9.00 | 3.00 | 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 | | 9.00 | 3.00 | 10% / 10% | 5 yrs | Included | 0-80: 3.50+ 81-85: 1.75+ |

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 |
|---|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|---|
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>Low Band</i> | A | 85 | 10,000 | Single | | 8.75 | 3.00 | 10% / 10% | 10 yrs | Optional | Fee Based |
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 8.00 | 2.75 | 10% / 10% | 10 yrs | Optional | 55-75: 7.00+ 76-UP: 3.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 8.00 | 2.75 | 10% / 10% | 7 yrs | Optional | 55-80: 5.00+ 81-85: 2.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | 7.75 | 2.50 | 10% / 10% | 10 yrs | Optional | 55-75: 7.00+ 76-UP: 3.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | 7.75 | 2.50 | 10% / 10% | 7 yrs | Optional | 55-80: 5.00+ 81-85: 2.50+ |
| Guaranty Income Life AM Best: A- Last Rate Change 11/1/2023 | | | | | | | | | | | |
| 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+ |
| 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 10/15/2023 Next Change 11/15/2023 | | | | | | | | | | | |
| INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5 | A+ | 85 | 15,000 | Single | | 11.00 | 4.95 | 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 | | 9.75 | 4.40 | 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 | | 9.75 | 4.40 | 10% / 10% | 7 yrs | Optional | 0-75: 5.25+ 76-UP: 4.25+ |
| Lincoln Financial Group AM Best: A Last Rate Change 10/23/2023 Next Change 11/15/2023 | | | | | | | | | | | |
| LINCOLN FINANCIAL GROUP Lincoln Core Capital MVA, FEE-BASED <i>High Band</i> | A | 85 | 100,000 | Single | | 9.00 | 6.00 | 10% / 10% | 5 yrs | Optional | Fee Based |
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i> | A | 85 | 100,000 | FPA | | 11.50 | 5.75 | 10% / 10% | 7 yrs | Optional | 0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+ |

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 |
|--|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|---|
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i> | A | 85 | 100,000 | FPA | | 11.00 | 5.50 | 10% / 10% | 5 yrs | | 0-74: 3.25+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+ |
| LINCOLN FINANCIAL GROUP Lincoln Core Capital MVA, FEE-BASED <i>Low Band</i> | A | 85 | 10,000 | Single | | 9.00 | 5.25 | 10% / 10% | 5 yrs | Optional | Fee Based |
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>High Band</i> | A | 85 | 100,000 | FPA | | 10.75 | 5.25 | 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 10 MVA <i>High Band</i> | A | 80 | 100,000 | FPA | | 10.40 | 5.00 | 10% / 10% | 10 yrs | Optional | 0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+ |
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>High Band</i> | A | 85 | 100,000 | FPA | | 10.00 | 5.00 | 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 MVA <i>Low Band</i> | A | 85 | 10,000 | FPA | | 9.80 | 5.00 | 10% / 10% | 7 yrs | Optional | 0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+ |
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>High Band</i> | A | 80 | 100,000 | FPA | | 9.55 | 4.75 | 10% / 10% | 10 yrs | | 0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+ |
| LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>Low Band</i> | A | 85 | 10,000 | FPA | | 9.55 | 4.75 | 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 <i>Low Band</i> | A | 85 | 10,000 | FPA | | 9.60 | 4.70 | 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 MVA <i>Low Band</i> | A | 80 | 10,000 | FPA | | 9.40 | 4.65 | 10% / 10% | 10 yrs | Optional | 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 | | 9.50 | 4.60 | 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 10 CA <i>Low Band</i> | A | 80 | 10,000 | FPA | | 8.55 | 4.30 | 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 11/7/2023 | | | | | | | | | | | |
| MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i> | A+ | 85 | 150,000 | 1 Year or Less | | 12.00 | 5.00 | 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 | | 11.75 | 4.90 | 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 | | 11.75 | 4.90 | 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 | | 12.50 | 4.75 | 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 Non MVA LOAN <i>Low Band</i> | A+ | 85 | 10,000 | 1 Year or Less | | 11.50 | 4.75 | 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 MVA <i>High Band</i> | A+ | 89 | 100,000 | 1 Year or Less | | 11.50 | 4.65 | 10% / 10% | 5 yrs | | 0-75: 3.75+ 18-75: 3.75+ 76-85: 2.75+ 76-85: 2.75+ 86-UP: 1.75+ 86-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 11.75 | 4.65 | 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 | | 11.50 | 4.65 | 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>Low Band</i> | A+ | 89 | 10,000 | 1 Year or Less | | 11.00 | 4.50 | 10% / 10% | 5 yrs | | 0-75: 3.75+ 18-75: 3.75+ 76-85: 2.75+ 76-85: 2.75+ 86-UP: 1.75+ 86-UP: 1.75+ |

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 Landmark 5 Non-MVA <i>High Band</i> | A+ | 89 | 100,000 | 1 Year or Less | | 10.50 | 4.50 | 10% / 10% | 5 yrs | | 0-75: 3.75+ 18-75: 3.75+ 76-85: 2.75+ 76-85: 2.75+ 86-UP: 1.75+ 86-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 11.00 | 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 Landmark 5 Non-MVA <i>Low Band</i> | A+ | 89 | 10,000 | 1 Year or Less | | 10.25 | 4.40 | 10% / 10% | 5 yrs | | 0-75: 3.75+ 18-75: 3.75+ 76-85: 2.75+ 76-85: 2.75+ 86-UP: 1.75+ 86-UP: 1.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP | A+ | 85 | 25,000 | 1 Year or Less | | 8.50 | 4.00 | 10% / 10% | 10 yrs | Optional | 0-75: 5.50+ 18-75: 5.50+ 76-80: 4.10+ 76-80: 4.10+ 81-85: 4.10+ 81-85: 4.10+ |
| MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i> | A+ | 90 | 150,000 | 1 Year or Less | | 10.00 | 3.80 | 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 | | 9.75 | 3.70 | 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 | | 9.25 | 3.65 | 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 | | 9.00 | 3.55 | 10% / 10% | 3 yrs | | 0-75: 2.50+ 76-85: 2.00+ 86-90: 1.50+ |
| Nassau Life and Annuity Company AM Best: B++ Last Rate Change 11/1/2023 | | | | | | | | | | | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP | B++ | 80 | 15,000 | Single | | 12.25 | 5.00 | 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, ROP | B++ | 80 | 15,000 | Single | | 12.25 | 5.00 | 10% / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-80: 5.00+ 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 Growth Annuity 10 Group B MVA, ROP | B++ | 85 | 15,000 | Single | | 11.75 | 4.90 | 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, ROP | B++ | 80 | 15,000 | Single | | 11.75 | 4.90 | 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, ROP | B++ | 85 | 15,000 | Single | | 11.75 | 4.90 | 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, ROP | B++ | 80 | 15,000 | Single | | 11.75 | 4.90 | 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 | | 10.50 | 4.25 | 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 | | 10.50 | 4.25 | 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, ROP | B++ | 80 | 15,000 | Single | 10.00 | 10.00 | 3.85 | 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, ROP | B++ | 80 | 15,000 | Single | 10.00 | 10.00 | 3.85 | 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, ROP | B++ | 85 | 15,000 | Single | 7.00 to 10.00 | 9.50 | 3.65 | 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, ROP | B++ | 80 | 15,000 | Single | 10.00 | 9.50 | 3.65 | 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 MVA, ROP | B++ | 80 | 15,000 | Single | | 6.25 | 2.90 | 10% / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-UP: 5.00+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP | B++ | 80 | 15,000 | Single | | 5.75 | 2.60 | 10% / 10% | 10 yrs | Optional | 0-75: 7.00+ 76-UP: 4.75+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP | B++ | 80 | 15,000 | Single | | 5.75 | 2.60 | 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 | | 5.75 | 2.60 | 10% / 10% | 10 yrs | | 0-75: 7.00+ 76-UP: 4.75+ |

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 |
|--|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|--|
| NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP | B++ | 80 | 15,000 | Single | | 3.50 | 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 | | 3.50 | 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 Income Annuity Group A MVA, ROP | B++ | 80 | 15,000 | Single | | 4.00 | 1.65 | 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 | | 3.50 | 1.35 | 10% / 10% | 10 yrs | Included | 0-75: 7.00+ 76-UP: 4.75+ |
| National Life Group AM Best: A+ Last Rate Change 10/28/2023 | | | | | | | | | | | |
| NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN | A+ | 75 | 25,000 | 1 Year or Less | | 10.50 | 3.75 | 0% / 10% | 5 yrs | | 0-75: 3.50+ 76-80: 2.625+ 81-85: 1.75+ |
| NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | | 11.50 | 3.75 | 0% / 10% | 7 yrs | Optional | 35-75: 6.00 |
| NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | 5.00 | 11.50 | 3.75 | 0% / 10% | 7 yrs | Optional | 35-75: 6.00+ |
| NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN | A+ | 75 | 50,000 | Single | | 11.25 | 3.50 | 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 | 11.25 | 3.50 | 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 | | 10.50 | 3.50 | 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 | 10.50 | 3.50 | 0% / 10% | 10 yrs | Optional | 0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-UP: 3.111+ |
| NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN | A+ | 75 | 25,000 | 1 Year or Less | | 10.25 | 3.50 | 0% / 10% | 7 yrs | | 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ |
| NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | | 11.25 | 3.50 | 0% / 10% | 10 yrs | Optional | 35-75: 7.00 |
| NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA | A+ | 75 | 25,000 | 1 Year or Less | 5.00 | 11.25 | 3.50 | 0% / 10% | 10 yrs | Optional | 35-75: 7.00+ |
| NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN | A+ | 85 | 50,000 | Single | | 10.00 | 3.25 | 0% / 10% | 10 yrs | | 0-70: 7.00+ 71-75: 5.444+ 76-80: 4.277+ 81-85: 3.111+ |
| NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN | A+ | 75 | 25,000 | 1 Year or Less | | 10.00 | 3.25 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+ |
| NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN | A+ | 85 | 5,000 | FPA | | 9.00 | 2.95 | 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 | 8.50 | 2.75 | 0% / 10% | 10 yrs | | 0-70: 7.00+ 71-75: 5.444+ 76-80: 4.278+ 81-85: 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 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 Income Driver 7 MVA | A+ | 85 | 25,000 | 1 Year or Less | | 8.50 | 2.75 | 0% / 10% | 7 yrs | Optional | 45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ |
| NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN | A+ | 75 | 25,000 | 1 Year or Less | 7.00 | 7.55 | 2.50 | 0% / 10% | 7 yrs | | 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ |
| NATIONAL LIFE GROUP Income Driver 10 MVA | A+ | 75 | 25,000 | 1 Year or Less | | 8.00 | 2.50 | 0% / 10% | 10 yrs | Optional | 35-75: 7.00+ |
| NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN | A+ | 75 | 25,000 | 1 Year or Less | 10.00 | 7.25 | 2.25 | 0% / 10% | 10 yrs | | 0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+ |
| North American Company AM Best: A+ Last Rate Change 9/21/2023 | | | | | | | | | | | |
| NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i> | A+ | 79 | 75,000 | 1 Year or Less | | 8.75 | 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 | | 8.75 | 4.25 | 10% / 20% | 10 yrs | | 0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+ |
| NORTH AMERICAN COMPANY Performance Choice 8 MVA | A+ | 85 | 20,000 | FPA | | 8.25 | 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 | | 7.75 | 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 | | 7.75 | 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+ |

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 Charter Plus 14 MVA <i>Low Band</i> | A+ | 75 | 20,000 | FPA | 8.00 | 6.50 | 2.90 | 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 | 12.00 | 6.50 | 2.90 | 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 | 7.00 | 6.00 | 2.80 | 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 | 10.00 | 6.00 | 2.80 | 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 | 7.00 | 5.75 | 2.80 | 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 | 10.00 | 5.75 | 2.80 | 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 11/6/2023 | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | 12.00 | 9.00 | 0% / 10% | 10 yrs | | 0-79: 7.00+ 80-89: 3.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA | A | 84 | 20,000 | Single | | 12.00 | 9.00 | 0% / 10% | 10 yrs | | 0-79: 7.00+ 80-89: 3.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | 11.50 | 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-89: 2.63+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA | A | 84 | 20,000 | Single | | 11.50 | 8.00 | 0% / 10% | 7 yrs | | 0-79: 5.25+ 80-89: 2.63+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA | A | 89 | 20,000 | Single | | 6.00 | 5.35 | 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 | | 6.00 | 5.35 | 0% / 10% | 3 yrs | | 0-79: 2.50+ 80-89: 1.25+ |

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 |
|---|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|------------------------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA | A | 89 | 20,000 | Single | | 10.50 | 5.35 | 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 | | 10.50 | 5.35 | 0% / 10% | 5 yrs | | 0-79: 4.00+ 80-89: 2.00+ |
| Oxford Life Insurance Company AM Best: A Last Rate Change 11/1/2023 | | | | | | | | | | | |
| OXFORD LIFE INSURANCE COMPANY Select 10 MVA | A | 80 | 10,000 | Single | | 9.80 | 5.15 | 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 | | 9.60 | 5.10 | 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 | | 9.20 | 5.00 | 0% / 10% | 5 yrs | Optional | 18-75: 3.50+ 76-80: 2.65+ |
| OXFORD LIFE INSURANCE COMPANY Select 3 MVA | A | 80 | 20,000 | Single | | 8.70 | 4.90 | 0% / 10% | 3 yrs | Optional | 18-75: 2.25+ 76-80: 1.35+ |
| OXFORD LIFE INSURANCE COMPANY Silver Select MVA | A | 80 | 10,000 | Single | 4.00 | 9.15 | 4.75 | Int / 10% | 10 yrs | Optional | 18-75: 6.50+ 76-80: 5.00+ |
| OXFORD LIFE INSURANCE COMPANY Royal Select MVA | A | 80 | 10,000 | Single | 8.00 | 8.50 | 4.35 | Int / 10% | 10 yrs | Optional | 18-75: 6.50+ 76-80: 5.00+ |
| Protective Life AM Best: A+ Last Rate Change 11/14/2023 | | | | | | | | | | | |
| PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 9.45 | 3.65 | 10% / 10% | 10 yrs | | |
| PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Mid Band</i> | A+ | 85 | 50,000 | FPA | | 8.20 | 3.55 | 10% / 10% | 10 yrs | | |
| PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 9.10 | 3.55 | 10% / 10% | 7 yrs | | |
| PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Mid Band</i> | A+ | 85 | 50,000 | FPA | | 8.05 | 3.50 | 10% / 10% | 7 yrs | | |
| PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 7.85 | 3.45 | 10% / 10% | 7 yrs | | |
| PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Mid Band</i> | A+ | 85 | 50,000 | FPA | | 6.35 | 3.40 | 10% / 10% | 7 yrs | | |
| PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 6.25 | 3.00 | 10% / 10% | 10 yrs | | |
| PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 6.20 | 2.95 | 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 7 MVA, ROP <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 5.65 | 2.85 | 10% / 10% | 7 yrs | | |
| PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i> | 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 <i>High Band</i> | 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 Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i> | 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 <i>Low Band</i> | 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 11/14/2023 | | | | | | | | | | | |
| PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i> | A+ | 85 | 100,000 | 1 Year or Less | | 5.65 | 3.10 | 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 | | 5.55 | 3.05 | 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 | | 4.65 | 3.00 | 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 <i>High Band</i> | A+ | 85 | 100,000 | 1 Year or Less | | 4.65 | 3.00 | 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 | | 5.50 | 3.00 | 10% / 10% | 5 yrs | | 0-80: 2.00+ 81-UP: 1.00+ |
| PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>Low Band</i> | A+ | 85 | 10,000 | 1 Year or Less | | 4.55 | 2.95 | 10% / 10% | 7 yrs | | 0-80: 3.00+ 81-UP: 1.50+ |
| 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 | | 4.55 | 2.95 | 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 | | 3.65 | 2.90 | 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 | | 4.45 | 2.90 | 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 | | 4.20 | 2.90 | 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 | | 3.50 | 2.85 | 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 5 with ROP NY ROP <i>Low Band</i> | A+ | 85 | 10,000 | 1 Year or Less | | 3.45 | 2.80 | 10% / 10% | 5 yrs | | 0-80: 2.00+ 81-UP: 1.00+ |
| Pruco Life Insurance Company (Prudential) AM Best: A+ Last Rate Change 8/1/2023 | | | | | | | | | | | |
| PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA | A+ | 85 | 25,000 | Single | | 9.00 | 4.00 | 0% / 10% | 10 yrs | | 0-74: 6.50+ 75-UP: 4.50+ |
| PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA | A+ | 85 | 25,000 | Single | | 8.75 | 3.75 | 0% / 10% | 7 yrs | | 0-75: 5.00+ 76-UP: 3.00+ |
| PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath SM Income MVA | A+ | 85 | 25,000 | Single | | 6.00 | 3.00 | 10% / 10% | 10 yrs | Included | 0-75: 6.50+ 76-UP: 4.50+ |
| Securian Financial AM Best: A+ Last Rate Change 11/1/2023 Next Change 11/15/2023 | | | | | | | | | | | |
| SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i> | A+ | 85 | 500,000 | Single | | 11.70 | 5.15 | 10% / 10% | 7 yrs | | |
| SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i> | A+ | 85 | 500,000 | Single | | 11.70 | 5.10 | 10% / 10% | 5 yrs | | |
| SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i> | A+ | 85 | 100,000 | Single | | 11.50 | 5.05 | 10% / 10% | 7 yrs | | |
| SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i> | A+ | 85 | 100,000 | Single | | 11.50 | 5.00 | 10% / 10% | 5 yrs | | |
| SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i> | A+ | 85 | 20,000 | Single | | 11.30 | 4.95 | 10% / 10% | 7 yrs | | |
| SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i> | A+ | 85 | 20,000 | Single | | 11.30 | 4.90 | 10% / 10% | 5 yrs | | |
| SECURIAN FINANCIAL SecureLink Future 10 | A+ | 80 | 10,000 | 1 Year or Less | | 9.00 | 4.70 | 0% / 10% | 10 yrs | Optional | |
| SECURIAN FINANCIAL SecureLink Future 9 | A+ | 80 | 10,000 | 1 Year or Less | | 9.00 | 4.60 | 0% / 10% | 9 yrs | Optional | |
| SECURIAN FINANCIAL SecureLink Future 7 | A+ | 80 | 10,000 | 1 Year or Less | | 9.00 | 4.50 | 0% / 10% | 7 yrs | Optional | |
| SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i> | A+ | 75 | 100,000 | Single | | 9.00 | 4.25 | 10% / 10% | 7 yrs | | |
| SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i> | A+ | 75 | 20,000 | Single | | 8.70 | 4.10 | 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 10/9/2023 | | | | | | | | | | | |
| SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE | B++ | 85 | 5,000 | Single | 10.00 | 12.25 | 5.70 | 0% / 10% | 10 yrs | | 0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+ |
| SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA | B++ | 85 | 5,000 | Single | 10.00 | 10.00 | 4.75 | 0% / 5% | 10 yrs | | 0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+ |
| 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 | | 2.75 | 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 | | | 2.75 | 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 | | 2.75 | 0% / 10% | 10 yrs | | 0-75: 7.50+ 76-85: 5.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA | B++ | 90 | 5,000 | Single | | 4.10 | 2.75 | 0% / 0% | 5 yrs ↻ | | 86-90: 1.60+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA | B++ | 90 | 5,000 | Single | | 4.10 | 2.75 | 0% / 0% | 5 yrs ↻ | | 0-80: 2.25+ 81-86: 1.60+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA | B++ | 85 | 5,000 | Single | | 4.10 | 2.75 | 0% / 0% | 5 yrs ↻ | | 0-80: 2.25+ 81-85: 1.60+ |
| SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA | B++ | 80 | 5,000 QL 10,000 NQ | Single | 15.00 | 2.50 | 1.50 | Int / 10% | 10 yrs | Optional | 0-75: 7.25+ 76-80: 5.00+ |
| SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index Non-GLWB MVA | B++ | 80 | 5,000 QL 10,000 NQ | Single | 7.00 | 2.50 | 1.50 | Int / 10% | 10 yrs | | 0-75: 7.25+ 76-80: 5.00+ |
| SILAC AM Best: B+ Last Rate Change 10/26/2023 | | | | | | | | | | | |
| SILAC Denali 14 MVA | B+ | 80 | 10,000 | 1 Year or Less | | 14.50 | 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 | | 14.00 | 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+ |

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 | | 11.50 | 5.50 | 0% / 5% | 7 yrs | Included | 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+ |
| SILAC Teton 14 MVA | B+ | 80 | 10,000 | 1 Year or Less | | 10.75 | 5.50 | 0% / 5% | 14 yrs | | 0-75: 8.50+ 76-80: 6.50+ |
| SILAC Denali 10 (CO, DE, ID, MA, MD, MO, NV, SC, TX) MVA | B+ | 85 | 10,000 | 1 Year or Less | | 11.50 | 5.25 | 0% / 5% | 10 yrs | Included | 0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+ |
| SILAC Teton 10 MVA | B+ | 85 | 10,000 | 1 Year or Less | | 10.50 | 5.25 | 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 | | 10.50 | 5.25 | 0% / 5% | 14 yrs | | 0-75: 8.50+ 76-80: 6.50+ |
| SILAC Denali 7 (CO, DE, ID, MA, MD, MO, NV, SC, TX) MVA | B+ | 90 | 10,000 | 1 Year or Less | | 10.25 | 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 | 6.50 to 10.00 | 11.00 | 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 | 8.00 to 13.00 | 11.00 | 5.00 | 0% / 5% | 14 yrs | Included | 0-75: 8.50+ 76-80: 6.50+ |
| SILAC Teton 10 State Variation MVA | B+ | 85 | 10,000 | 1 Year or Less | | 10.00 | 5.00 | 0% / 5% | 10 yrs | | 0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+ |
| SILAC Teton 7 MVA | B+ | 90 | 10,000 | 1 Year or Less | | 10.00 | 5.00 | 0% / 5% | 7 yrs | | 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+ |
| SILAC Denali 10 (AK, MN, MT, OH, OR, PA, UT, WA) MVA | B+ | 85 | 10,000 | 1 Year or Less | | 9.75 | 4.75 | 0% / 5% | 10 yrs | Included | 0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+ |
| SILAC Denali Bonus 14 (CO) MVA | B+ | 80 | 10,000 | 1 Year or Less | 8.00 to 13.00 | 10.25 | 4.75 | 0% / 5% | 14 yrs | Included | 0-75: 8.50+ 76-80: 6.50+ |

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 State Variation MVA | B+ | 90 | 10,000 | 1 Year or Less | | 9.75 | 4.75 | 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, MT, OH, OR, PA, UT, WA) MVA | B+ | 90 | 10,000 | 1 Year or Less | | 9.25 | 4.50 | 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 (CO, DE, ID, MA, MO, MD, NV, SC, TX) MVA | B+ | 85 | 10,000 | 1 Year or Less | 6.50 to 10.00 | 8.50 | 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 | 5.50 to 8.00 | 9.25 | 4.25 | 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, MD, MO, NV, SC, TX) MVA | B+ | 90 | 10,000 | 1 Year or Less | 5.50 to 8.00 | 9.00 | 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 Bonus 14 MVA | B+ | 80 | 10,000 | 1 Year or Less | 13.00 | 8.50 | 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 | 9.00 to 11.00 | 8.00 | 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 | 13.00 | 8.00 | 3.75 | 0% / 5% | 14 yrs | | 0-75: 8.50+ 76-80: 6.50+ |
| SILAC Denali Bonus 10 (AK, CT, MN, MT, OH, OR, PA, UT, WA) MVA | B+ | 85 | 10,000 | 1 Year or Less | 6.50 to 8.00 | 7.00 | 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, MT, OH, OR, PA, UT, WA) MVA | B+ | 90 | 10,000 | 1 Year or Less | 5.50 to 8.00 | 7.00 | 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 | 9.00 to 11.00 | 7.75 | 3.50 | 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 Bonus 7 MVA | B+ | 90 | 10,000 | 1 Year or Less | 6.50 to 9.00 | 7.50 | 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 MVA | B+ | 90 | 10,000 | 1 Year or Less | 6.50 to 9.00 | 7.25 | 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, MD, 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, MD, 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, MD, 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+ |

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 (AK, MN, MT, 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+ |
| SILAC VEGA 7 (CO, DE, ID, MA, MO, MD, 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, MT, 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, MT, 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 10/30/2023 | | | | | | | | | | | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 18.00 | 5.00 | 10% / 10% | 5 yrs | | 0-75: 4.00+ 76-85: 2.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 18.00 | 5.00 | 10% / 10% | 7 yrs | | 0-75: 5.50+ 76-85: 3.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | 16.00 | 4.85 | 10% / 10% | 5 yrs | | 0-75: 4.00+ 76-85: 2.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i> | A | 85 | 25,000 | Single | | 16.00 | 4.85 | 10% / 10% | 7 yrs | | 0-75: 5.50+ 76-85: 3.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i> | A | 85 | 100,000 | Single | | 16.00 | 4.50 | 10% / 10% | 7 yrs | Included | 50-75: 6.00+ 76-UP: 5.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i> | A | 85 | 10,000 | Single | | 15.75 | 4.40 | 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 | 3.85 | 0% / 7% | 10 yrs | Optional | 0-75: 7.00+ 76-80: 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 |
|--|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|---|
| The Standard AM Best: A Last Rate Change 10/17/2023 | | | | | | | | | | | |
| THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i> | A | 80 | 15,000 | Single | | 11.25 | 4.75 | 0% / 10% | 10 yrs | | 0-UP: 5.00+ |
| THE STANDARD Index Select Annuity 10 MVA <i>High Band</i> | A | 80 | 100,000 | Single | | 11.50 | 4.75 | 0% / 10% | 10 yrs | | 0-UP: 5.00+ |
| THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | Single | | 10.75 | 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 5 MVA <i>High Band</i> | A | 93 | 100,000 | Single | | 11.00 | 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 <i>Low Band</i> | A | 90 | 15,000 | Single | | 11.25 | 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 <i>High Band</i> | A | 90 | 100,000 | Single | | 11.50 | 4.75 | 0% / 10% | 7 yrs | | 0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+ |
| THE STANDARD Enhanced Choice Index 10 MVA | A | 80 | 15,000 | Single | | | 4.25 | 0% / 10% | 10 yrs | | 0-UP: 7.00+ |
| THE STANDARD Enhanced Choice Index 5 MVA | A | 93 | 15,000 | Single | | | 4.25 | 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 | | | 4.25 | 0% / 10% | 7 yrs | | 0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+ |
| THE STANDARD Enhanced Choice Index Plus 10 MVA | A | 80 | 15,000 | Single | | 9.50 | 4.25 | 0% / 10% | 10 yrs | | 0-UP: 7.00 |
| THE STANDARD Enhanced Choice Index Plus 5 MVA | A | 93 | 15,000 | Single | | 9.50 | 4.25 | 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 Plus 7 MVA | A | 90 | 15,000 | Single | | 10.00 | 4.25 | 0% / 10% | 7 yrs | | 0-80: 6.00 81-85: 3.00 86-90: 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 |
|---|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|------------------------------|
| The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 11/6/2023 | | | | | | | | | | | |
| THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i> | A | 85 | 25,000 | Single | | 9.00 | | 0% / 10% | 5 yrs | | 18-80: 3.25+ 81-85: 1.00+ |
| THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i> | A | 85 | 100,000 | Single | | 10.00 | | 0% / 10% | 5 yrs | | 18-80: 3.25+ 81-85: 1.00+ |
| THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>Low Band</i> | A | 85 | 25,000 | Single | | 9.50 | | 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 | | 10.50 | | 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 | | 7.00 | | 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 | | 8.00 | | 0% / 10% | 7 yrs | Included | 0-80: 4.25+ 81-85: 1.00+ |