HOT Fixed Indexed Annuities

August 2026

Life Marketers

Call us today!
804-897-5446

Bonus FIAs

Revol One BonusRev Max
22% premium bonus with annual fee
10 Year Surrender

EquiTrust Life's Market Power Bonus FIA
15% Premium Bonus vested day one!
14 year surrender
10 year surrender in select states.

Nassau Bonus Annuity Plus 10
21% Premium bonus with annual fee

North American Charter Plus 10
13% Premium Bonus
Up to 20% with EBR Rider
A+ Rated by AM Best

Ibexis WealthDefender Bonus 10
15.50% Premium bonus
22.50% Premium bonus with 0.85% rider charge
A- Rated with AM Best

Ibexis FIA Plus
5-Year FIA with 9.50% Premium Bonus
7-Year FIA with 12.50% Premium Bonus
10-Year FIA with 17.50% Premium Bonus

Athene Performance Elite 10
20% Premium Bonus (Most States)
A+ Rated by AM BEST
Up to 20% Premium Bonus with PLUS rider (Most States)

GILICO WealthChoice 10 with Premium Bonus
10% Premium Bonus
A- Rated by AM Best

F&G Performance Pro
21% Premium Bonus (varies by state)
'A' Rated with AM Best

Income FIAs

National Life Group Income Driver
25% Rider bonus!
10% Roll Up Rate!
A+ Rated by AM Best
7 or 10 Year Surrender Charge Period

EquiTrust MarketEarly
20% Rider Bonus
7% Roll Up Years 1-5
ADL-Based Enhanced Income Withdrawals

Global Atlantic Income 150+ SE
20% Rider Bonus
'A' Rated Carrier by AM BEST
ADL Based Income Doubler

Prudential Surepath Income
'A+' Rated by AM BEST
10% Rider Bonus
8.00% Roll Up Rate

Annuity Incentives

Ibexis
- Agents can earn up to additional bps with the Producer Commission Bonus Program:
- Level 1 ($2M-$4,999,999): 25 bps for 5 year, 50 bps for 7&10 year
- Level 2 ($5M-$9,999,999): 50 bps for 5 Year, 100 bps for 7&10 Year
- Level 3 ($10,000,000+): 75 bps for 5 year, 150 bps for 7&10 year

American Equity
- Writing agents can earn an extra 55 bps commission on all fixed index annuities.

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
Allianz Life Insurance Company of North America | AM Best: A+ | Last Rate Change 8/4/2026												
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE *High Band* PRL	A+	80	100,000	FPA 1.50			8.25	7.60 4.10	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE *Low Band* PRL	A+	80	20,000	FPA 1.50			7.25	7.10 3.60	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA *High Band* PRL	A+	85	100,000	FPA 1.50			9.00	4.40	0% / 10%	7 yrs		0-75: 5.50+ 76-85: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA *Low Band* PRL	A+	85	20,000	FPA 1.50			6.75	3.90	0% / 10%	7 yrs		0-75: 5.50+ 76-85: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA *High Band* PRL	A+	80	100,000	FPA 1.50	15.00		5.50	3.00	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA PRL	A+	80	20,000	FPA 1.50				2.80	0% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA PRL	A+	80	20,000	FPA 1.50			4.25	2.70	0% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA RL & PRL	A+	80	10,000	1 Year or Less			4.25	2.60	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA *Low Band* PRL	A+	80	20,000	FPA 1.50	15.00		3.25	2.50	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA PRL	A+	80	20,000	FPA 1.50				2.50	0% / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.25+
American Equity Investment Life Insurance Company | AM Best: A | Last Rate Change 5/27/2026												
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			12.00	3.80	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			11.75	3.80	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			12.00	3.80	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+

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AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			10.00	3.55	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 1) MVA	A	80	5,000	FPA	3.00		9.00	3.55	Int / 10%	5 yrs		18-75: 4.50+ 76-UP: 3.38+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA			25.00	3.50	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 2) MVA	A	80	5,000	FPA	5.00		8.00	3.20	Int / 10%	5 yrs		18-75: 4.50+ 76-UP: 3.38+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 Bonus (Option 3) MVA	A	80	5,000	FPA	7.00		7.00	2.85	Int / 10%	5 yrs		18-75: 4.50+ 76-UP: 3.38+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	14.00		7.50	2.00	Int / 10%	9 yrs	Optional	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple	40-UP: 7.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple	40-UP: 7.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield Bonus 10 MVA	A	80	5,000	FPA	14.00		7.50	2.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	14.00		6.50	1.90	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	14.00 to 21.00		6.50	1.90	Int / 10%	10 yrs	Optional	18-75: 7.00+ 76-UP: 5.25+
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+
American General Life Insurance Company | AM Best: A | Last Rate Change 7/27/2026												
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *High Band*	A	75	100,000	Single			9.60	4.00	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *High Band*	A	85	100,000	Single			9.60	4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *High Band*	A	85	100,000	Single			9.60	4.00	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+

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AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA *Low Band*	A	75	25,000	Single			8.60	3.75	10% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA *Low Band*	A	85	25,000	Single			8.60	3.75	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA *Low Band*	A	85	25,000	Single			8.60	3.75	10% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *High Band*	A	75	100,000	Single			4.90	2.65	10% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA *Low Band*	A	75	25,000	Single			3.90	2.40	10% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *High Band*	A	80	100,000	Single			4.60	2.40	10% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA *Low Band*	A	80	25,000	Single			3.60	2.15	10% / 10%	7 yrs	Included	50-80: 5.00+
American National Insurance Company | AM Best: A | Last Rate Change 8/1/2026												
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator MVA	A	85	5,000 QL 10,000 NQ	Single			8.00	4.60	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator CA	A	85	5,000 QL 10,000 NQ	Single			8.00	4.60	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		5.00	3.85	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee CA	A	85	5,000 QL 10,000 NQ	Single	14.00		5.00	3.85	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	21.00	0.95	5.00	3.85	10% / 10%	10 yrs		0-75: 7.25 76-80: 5.25 81-UP: 4.75
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		6.80	3.85	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee CA FEE	A	85	5,000 QL 10,000 NQ	Single	25.00	1.00	4.50	3.50	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.40	2.95	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.85 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.40 MYG	10% / 10%	20 yrs		0-50: 9.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.80 MYG	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-85: 2.85+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.80 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
American National Life Insurance Company of NY | AM Best: A | Last Rate Change 8/1/2026												
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 8/6/2026												
ASPIDA Synergy Choice Max 10 MVA *High Band*	A-	85	100,000	Single			20.00	4.50	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 4.65+ 81-UP: 3.10+
ASPIDA Synergy Choice Max 5 MVA *High Band*	A-	90	100,000	Single			18.00	4.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
ASPIDA Synergy Choice Max 10 MVA *Low Band*	A-	85	25,000	Single			18.00	4.25	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 4.65+ 81-UP: 3.10+
ASPIDA Synergy Choice Max 5 MVA *Low Band*	A-	90	25,000	Single			16.00	4.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
ASPIDA WealthLock Accumulator 10 MVA *High Band*	A-	85	100,000	Single			11.00	4.00	0% / 10%	10 yrs		18-75: 7.00+ 76-85: 4.50+ 86-UP: 2.50+

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ASPIDA WealthLock Accumulator 5 MVA *High Band*	A-	90	100,000	Single			11.00	4.00	0% / 10%	5 yrs		18-75: 4.00+ 76-85: 3.00+ 86-UP: 1.00+
ASPIDA WealthLock Accumulator 7 MVA *High Band*	A-	90	100,000	Single			11.00	4.00	0% / 10%	7 yrs		18-75: 5.00+ 76-85: 3.50+ 86-UP: 1.50+
ASPIDA WealthLock Accumulator 10 MVA *Low Band*	A-	85	25,000	Single			10.00	3.75	0% / 10%	10 yrs		18-75: 7.00+ 76-85: 4.50+ 86-UP: 2.50+
ASPIDA WealthLock Accumulator 5 MVA *Low Band*	A-	90	25,000	Single			10.00	3.75	0% / 10%	5 yrs		18-75: 4.00+ 76-85: 3.00+ 86-UP: 1.00+
ASPIDA WealthLock Accumulator 7 MVA *Low Band*	A-	90	25,000	Single			10.00	3.75	0% / 10%	7 yrs		18-75: 5.00+ 76-85: 3.50+ 86-UP: 1.50+
ASPIDA Synergy Choice Bonus 10 CA MVA *High Band*	A-	80	100,000	Single	10.00		10.00	3.15	0% / 10%	10 yrs		18-75: 7.00+ 76-UP: 4.65+
ASPIDA Synergy Choice Bonus 10 MVA *High Band*	A-	80	100,000	Single	13.00 to 16.00		8.50	3.00	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 4.65+
ASPIDA Synergy Choice Bonus 10 CA MVA *Low Band*	A-	80	25,000	Single	10.00		8.50	2.90	0% / 10%	10 yrs		18-75: 7.00+ 76-UP: 4.65+
ASPIDA Synergy Choice Bonus 10 MVA *Low Band*	A-	80	25,000	Single	13.00 to 16.00		7.50	2.75	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 4.65+
ASPIDA Synergy Choice Income MVA *High Band*	A-	80	100,000	Single			7.50	2.75	0% / 10%	10 yrs	Included	18-75: 7.00+ 76-80: 4.65+
ASPIDA Synergy Choice Bonus 5 MVA *High Band*	A-	85	100,000	Single	6.00 to 9.00		8.50	2.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Income MVA *Low Band*	A-	80	25,000	Single			6.50	2.50	0% / 10%	10 yrs	Included	18-75: 7.00+ 76-80: 4.65+
ASPIDA Synergy Choice Bonus 5 CA MVA *High Band*	A-	85	100,000	Single	6.00 to 9.00		9.00	2.35	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 MVA *Low Band*	A-	85	25,000	Single	6.00 to 9.00		7.50	2.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+

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ASPIDA Synergy Choice Bonus 5 CA MVA *Low Band*	A-	85	25,000	Single	6.00 to 9.00		8.00	2.10	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
Athene IA | AM Best: A+ | Last Rate Change 5/1/2026												
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.60	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	0.95	8.75	4.60	10% / 10%	7 yrs	Included	0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Aviator 10 MVA *High Band*	A+	80	100,000	Single			9.75	4.05	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Aviator 10 MVA *Low Band*	A+	80	10,000	Single			9.50	3.95	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Aviator 5 MVA *High Band*	A+	85	100,000	Single			9.50	3.90	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
ATHENE IA Aviator 5 MVA *Low Band*	A+	85	10,000	Single			9.25	3.80	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	19.00 to 24.00		7.00	3.70	0% / 5%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	22.00 to 27.00	0.95	7.00	3.70	10% / 10%	15 yrs	Included	0-70: 8.00+ 71-UP: 7.50+
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	8.75	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00

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ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.25	2.90	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	14.00 to 20.00		5.50	2.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	12.00 to 16.00		5.50	2.90	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	17.00 to 23.00	0.95	5.50	2.90	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	16.00 to 21.00	0.95	5.50	2.90	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	65-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.00	2.75	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			5.00	2.75	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA *Low Band*	A+	83	10,000	Single				3.10 MYG	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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
ATHENE IA AccuMax 7 MVA *High Band*	A+	83	100,000	Single				3.35 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Atlantic Coast Life | AM Best: B | Last Rate Change 1/1/2026												
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B	85	5,000	Single	5.00	0.95	11.00	3.95	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B	85	5,000	Single	5.00		9.00	3.00	0% / 5%	10 yrs		See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B	85	5,000	Single	3.00 to 10.00			3.00	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			3.00	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				3.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B	85	5,000	Single				3.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B	85	5,000	Single				3.00	0% / 10%	5 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B	85	5,000	Single				3.00	0% / 10%	7 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

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B	90	5,000	Single			4.10	3.00 MYG	Int / 10%	5 yrs		See Notes
ATLANTIC COAST LIFE Safe Anchor FL (Additional Fee for Waivers) MVA	B	90	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs		See Notes
AuguStar | AM Best: A | Last Rate Change 7/15/2026												
AUGUSTAR Omega Accumulation 5 MVA *High Band*	A	85	150,000	Single			10.50	4.50	0% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.75+ 81-UP: 2.10+
AUGUSTAR Observatory Accumulation 5 MVA *High Band*	A	85	150,000	Single		0.00	8.75	4.45	0% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.75+ 81-UP: 2.10+
AUGUSTAR Omega Accumulation 10 MVA *High Band*	A	85	150,000	Single			11.00	4.45	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Omega Accumulation 7 MVA *High Band*	A	85	150,000	Single			10.75	4.40	0% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AUGUSTAR Observatory Accumulation 10 MVA *High Band*	A	85	150,000	Single		0.00		4.35	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Observatory Accumulation 7 MVA *High Band*	A	85	150,000	Single		0.00	9.00	4.35	0% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AUGUSTAR Omega Accumulation 10 MVA *Low Band*	A	85	25,000	Single			10.00	4.15	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Omega Accumulation 5 MVA *Low Band*	A	85	25,000	Single			9.50	4.10	0% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.75+ 81-UP: 2.10+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AUGUSTAR Observatory Accumulation 10 MVA *Low Band*	A	85	25,000	Single		0.00		4.05	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Observatory Accumulation 5 MVA *Low Band*	A	85	25,000	Single		0.00	7.75	4.05	0% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.75+ 81-UP: 2.10+
AUGUSTAR Omega Accumulation 7 MVA *Low Band*	A	85	25,000	Single			9.75	4.00	0% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AUGUSTAR Observatory Accumulation 7 MVA *Low Band*	A	85	25,000	Single		0.00	8.00	3.95	0% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
AUGUSTAR OrionShield 10 MVA *High Band*	A	85	150,000	Single			8.60	3.95	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 9 CA MVA *High Band*	A	85	150,000	Single			8.60	3.95	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 7 MVA *High Band* RL	A	85	150,000	Single			8.60	3.90	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 3.25+ 81-85: 3.25+
AUGUSTAR OrionShield 7 CA MVA *High Band*	A	85	150,000	Single			8.60	3.90	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR OrionShield 5 MVA *High Band*	A	85	150,000	Single			8.60	3.85	0% / 10%	5 yrs		18-75: 5.00+ 76-80: 2.50+ 81-85: 2.50+
AUGUSTAR OrionShield 5 CA MVA *High Band*	A	85	150,000	Single			8.60	3.85	10% / 10%	5 yrs		18-75: 5.00+ 76-80: 2.50+ 81-85: 2.50+
AUGUSTAR Omega Bonus 7 MVA *High Band*	A	80	150,000	Single	5.00		6.75	3.80	0% / 5%	7 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AUGUSTAR Omega Bonus 7 MVA *Low Band*	A	80	25,000	Single	5.00		5.75	3.40	0% / 5%	7 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AUGUSTAR OrionShield 10 MVA *Low Band*	A	85	25,000	Single			7.60	3.25	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 9 CA MVA *Low Band*	A	85	25,000	Single			7.60	3.25	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 7 MVA *Low Band* RL	A	85	25,000	Single			7.60	3.15	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 3.25+ 81-85: 3.25+
AUGUSTAR OrionShield 7 CA MVA *Low Band*	A	85	25,000	Single			7.60	3.15	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR OrionShield 5 MVA *Low Band*	A	85	25,000	Single			7.60	3.10	0% / 10%	5 yrs		18-75: 5.00+ 76-80: 2.50+ 81-85: 2.50+
AUGUSTAR OrionShield 5 CA MVA *Low Band*	A	85	25,000	Single			7.60	3.10	10% / 10%	5 yrs		18-75: 5.00+ 76-80: 2.50+ 81-85: 2.50+
AUGUSTAR Omega Bonus 10 MVA *High Band*	A	80	150,000	Single	11.00 to 23.00		7.00	3.05	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AUGUSTAR Omega Bonus Plus 10 MVA, FEE *High Band*	A	80	150,000	Single	19.00 to 31.00	0.95	7.00	3.05	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AUGUSTAR Observatory Bonus 10 MVA *High Band*	A	80	150,000	Single	12.00 to 16.00	0.00	6.00	2.55	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Observatory Bonus Plus 10 MVA, FEE *High Band*	A	80	150,000	Single	18.00 to 22.00	0.95		2.95	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR OrionShield 7 Premium Bonus MVA *High Band*	A	85	150,000	Single	5.00		6.25	2.95	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR OrionShield 7 Premium Bonus CA MVA *High Band*	A	85	150,000	Single	5.00		6.25	2.95	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AUGUSTAR Omega Bonus 10 MVA *Low Band*	A	80	25,000	Single	11.00 to 23.00		6.00	2.65	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AUGUSTAR Omega Bonus Plus 10 MVA, FEE *Low Band*	A	80	25,000	Single	19.00 to 31.00	0.95	6.00	2.65	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
AUGUSTAR OrionShield 10 Premium Bonus MVA *High Band*	A	85	150,000	Single	7.00 to 21.00		5.75	2.60	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 9 Premium Bonus CA MVA *High Band*	A	80	150,000	Single	13.00		5.75	2.60	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR Observatory Bonus 10 MVA *Low Band*	A	80	25,000	Single	12.00 to 16.00	0.00	5.00	2.55	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR Observatory Bonus Plus 10 MVA, FEE *Low Band*	A	80	25,000	Single	18.00 to 22.00	0.95		2.55	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-80: 5.50+ 81-UP: 5.00+
AUGUSTAR OrionShield 7 Premium Bonus MVA *Low Band*	A	85	25,000	Single	5.00		5.25	2.45	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR OrionShield 7 Premium Bonus CA MVA *Low Band*	A	85	25,000	Single	5.00		5.25	2.45	10% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.25+ 81-85: 3.25+
AUGUSTAR OrionShield 10 Premium Bonus MVA *Low Band*	A	85	25,000	Single	7.00 to 21.00		4.75	2.20	0% / 10%	10 yrs		18-75: 7.25+ 76-85: 4.00+
AUGUSTAR OrionShield 9 Premium Bonus CA MVA *Low Band*	A	80	25,000	Single	13.00		4.75	2.20	10% / 10%	9 yrs		18-75: 7.25+ 76-85: 4.00+
Axonic Insurance | AM Best: A- | Last Rate Change 4/27/2026												
AXONIC INSURANCE Trailhead 10 MVA *High Band*	A-	89	100,000	Single			10.25	5.05	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 5 MVA *High Band*	A-	89	100,000	Single			10.25	5.05	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 7 MVA *High Band*	A-	89	100,000	Single			10.25	5.05	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AXONIC INSURANCE Trailhead 10 MVA *Low Band*	A-	89	20,000	Single			9.25	4.25	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 5 MVA *Low Band*	A-	89	20,000	Single			9.25	4.25	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 7 MVA *Low Band*	A-	89	20,000	Single			9.25	4.25	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 10 PLUS MVA *High Band*	A-	89	100,000	Single	20.00		6.00	3.00	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 10 PLUS Enhanced MVA, FEE *High Band*	A-	89	100,000	Single	26.00	0.95	6.00	3.00	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 5 PLUS MVA *High Band*	A-	89	100,000	Single	10.00		6.00	3.00	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 5 PLUS Enhanced MVA, FEE *High Band*	A-	89	100,000	Single	13.00	0.95	6.00	3.00	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 7 Plus MVA *High Band*	A-	89	100,000	Single	13.00		6.00	3.00	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 7 Plus Enhanced MVA, FEE *High Band*	A-	89	100,000	Single	18.00	0.95	6.00	3.00	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 10 PLUS MVA *Low Band*	A-	89	20,000	Single	20.00		5.50	2.50	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 10 PLUS Enhanced MVA, FEE *Low Band*	A-	89	20,000	Single	26.00	0.95	5.50	2.50	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
AXONIC INSURANCE Trailhead 5 PLUS MVA *Low Band*	A-	89	20,000	Single	10.00		5.50	2.50	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
AXONIC INSURANCE Trailhead 5 PLUS Enhanced MVA, FEE *Low Band*	A-	89	20,000	Single	13.00	0.95	5.50	2.50	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
AXONIC INSURANCE Trailhead 7 Plus MVA *Low Band*	A-	89	20,000	Single	13.00		5.50	2.50	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
AXONIC INSURANCE Trailhead 7 Plus Enhanced MVA, FEE *Low Band*	A-	89	20,000	Single	18.00	0.95	5.50	2.50	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
Capitol Life Insurance Company | AM Best: A- | Last Rate Change 6/29/2026												
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	10,000	FPA 3.00			9.25	4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	10,000	1 Year or Less			9.00	4.50	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	10,000	1 Year or Less			9.25	4.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-UP: 1.75+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	10,000	FPA 3.00	8.00		6.75	3.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Clear Spring Life | AM Best: A- | Last Rate Change 8/1/2026												
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.00	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.25	3.60	0% / 10%	10 yrs	Optional	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			6.00	3.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
Delaware Life | AM Best: A- | Last Rate Change 8/3/2026												
DELAWARE LIFE Target Growth 10 MVA *High Band*	A-	80	100,000	FPA				4.70	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
DELAWARE LIFE Momentum Growth MVA *High Band* PRL	A-	80	100,000	1 Year or Less				4.65	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
DELAWARE LIFE Retirement Stages Select 7 MVA *High Band*	A-	85	100,000	FPA				4.65	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+
DELAWARE LIFE Retirement Stages Select 5 MVA *High Band*	A-	85	100,000	FPA				4.60	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+
DELAWARE LIFE Target Growth 10 MVA *Low Band*	A-	80	25,000	FPA				4.35	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 5.25+ 80-UP: 3.50+
DELAWARE LIFE Momentum Growth MVA *Low Band* PRL	A-	80	25,000	1 Year or Less				4.30	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
DELAWARE LIFE Retirement Stages Select 7 MVA *Low Band*	A-	85	25,000	FPA				4.30	0% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.75+ 80-85: 2.50+
DELAWARE LIFE Retirement Stages Select 5 MVA *Low Band*	A-	85	25,000	FPA				4.25	0% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.80+ 80-85: 1.90+
DELAWARE LIFE DualTrack Income MVA *High Band*	A-	80	100,000	Single				3.85	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
DELAWARE LIFE DualTrack Income MVA *Low Band*	A-	80	25,000	Single				3.60	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
DELAWARE LIFE PrimeStart Bonus 10 MVA *High Band*	A-	80	100,000	FPA	14.00	0.00	5.75	3.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.25+ 80-UP: 2.75+
DELAWARE LIFE Momentum Growth Plus MVA *High Band* PRL	A-	80	100,000	1 Year or Less	14.00 to 15.00			3.15	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.25+ 81-UP: 2.75+
DELAWARE LIFE TrackGuard+ MVA, ROP, FEE *High Band*	A-	78	100,000	Single	21.00 to 26.00	0.95	5.75	3.15	7% / 7%	10 yrs		75-75: 7.00+ 76-UP: 4.25+
DELAWARE LIFE TruePath Income™ MVA *High Band*	A-	85	100,000	1 Year or Less		0.00		3.10	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 2.00+
DELAWARE LIFE PrimeStart Bonus 10 MVA *Low Band*	A-	80	25,000	FPA	14.00	0.00	4.75	3.00	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.25+ 80-UP: 2.75+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
DELAWARE LIFE Momentum Growth Plus MVA *Low Band* PRL	A-	80	25,000	1 Year or Less	14.00 to 15.00			2.90	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.25+ 81-UP: 2.75+
DELAWARE LIFE TrackGuard+ MVA, ROP, FEE *Low Band*	A-	78	25,000	Single	21.00 to 26.00	0.95	4.65	2.90	7% / 7%	10 yrs		75-75: 7.00+ 76-UP: 4.25+
DELAWARE LIFE TruePath Income™ MVA *Low Band*	A-	85	25,000	1 Year or Less		0.00		2.85	10% / 10%	10 yrs	Included	0-74: 7.00+ 75-79: 5.25+ 80-UP: 2.00+
EquiTrust Life Insurance Company | AM Best: B++ | Last Rate Change 6/11/2026												
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			10.00	5.25	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA			9.00	5.00	0% / 10%	10 yrs	Optional	50-75: 9.00+ 76-80: 6.75+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.50	5.00	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			9.00	4.75	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketFuture Bonus Income MVA	B++	80	10,000	FPA	8.00		6.00	3.50	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		5.75	3.25	Int / 10%	14 yrs		0-75: 8.00+
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	11.00		5.75	3.25	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketEarly Income MVA	B++	80	10,000	FPA			5.00	3.00	0% / 10%	10 yrs	Included	45-75: 7.00+ 76-UP: 5.25+
EQUITRUST LIFE INSURANCE COMPANY MarketEdge Bonus Index MVA	B++	80	10,000	1 Year or Less	11.00		4.00	2.00	Int / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
Fidelity & Guaranty Life | AM Best: A | Last Rate Change 6/9/2026												
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA			10.00	4.00	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA			9.75	4.00	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA			10.00	3.95	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			9.75	3.90	0% / 10%	7 yrs		0-75: 5.75+ 76-80: 4.75+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	7.00 to 11.00		8.75	3.75	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.50+ 81-85: 3.75+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	9.00 to 12.00		9.00	3.75	0% / 10%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			9.25	3.75	10% / 10%	10 yrs	Optional	0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		8.25	3.75	0% / 10%	10 yrs	Included	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	5.75 to 12.00		8.25	3.75	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	4.00 to 7.00		8.50	3.75	0% / 10%	14 yrs	Included	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	7.50 to 14.00		8.50	3.75	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	2.50 to 4.00		7.75	3.75	0% / 10%	7 yrs	Included	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	5.25 to 7.00		7.75	3.75	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
FIDELITY & GUARANTY LIFE FG 1-2-3 Anytime Income MVA	A	80	10,000	FPA	1.50		5.25	2.80	10% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.50+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
FIDELITY & GUARANTY LIFE FG 1-2-3 Future Income MVA	A	80	10,000	FPA 1.50			5.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.50+ 76-UP: 5.50+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	11.00 to 21.00		6.00	2.75	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	2.50	0% / 10%	10 yrs	Optional	0-75: 7.50+ 76-85: 5.50+
Fidelity & Guaranty Life Insurance Company of New York | AM Best: A | Last Rate Change 6/9/2026												
FIDELITY & GUARANTY LIFE INS. CO. OF NEW YORK FGNY Index-Choice 10	A	85	10,000	FPA	2.00			3.00	0% / 10%	10 yrs		0-75: 3.50+ 76-85: 1.75+
GCU | AM Best: A- | Last Rate Change 4/1/2026												
GCU Aquila V	A-	90	10,000	1 Year or Less				4.25	0% / 10%	5 yrs		
GCU Aquila X	A-	90	10,000	1 Year or Less				4.25	0% / 10%	10 yrs	Optional	
Global Atlantic Financial Group | AM Best: A | Last Rate Change 7/8/2026												
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *High Band*	A	85	100,000	Single			9.75	4.25	10% / 10%	10 yrs	Optional	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *High Band*	A	85	100,000	Single			10.00	4.25	10% / 10%	7 yrs	Optional	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA *Low Band*	A	85	25,000	Single			9.50	4.15	10% / 10%	10 yrs	Optional	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA *Low Band*	A	85	25,000	Single			9.75	4.15	10% / 10%	7 yrs	Optional	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *High Band*	A	85	100,000	Single			9.75	4.10	10% / 10%	5 yrs	Optional	0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA *Low Band*	A	85	25,000	Single			9.50	4.00	10% / 10%	5 yrs	Optional	0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			8.75	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			8.75	3.25	10% / 10%	10 yrs	Included	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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			8.85	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			8.85	3.25	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *High Band*	A	80	100,000	Single	14.00		5.25	3.00	10% / 10%	10 yrs	Optional	0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			7.50	3.00	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA *Low Band*	A	85	25,000	Single			7.85	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA *High Band*	A	85	100,000	Single			7.85	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			7.50	3.00	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *High Band*	A	85	100,000	Single			7.50	3.00	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA *Low Band*	A	80	25,000	Single	14.00		5.00	2.90	10% / 10%	10 yrs	Optional	0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *Low Band*	A	85	25,000	Single			6.50	2.75	10% / 10%	5 yrs	Included	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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA *High Band*	A	85	100,000	Single			6.50	2.75	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA *Low Band*	A	85	10,000	Single			7.25	2.75	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA *Low Band*	A	85	10,000	Single			7.25	2.75	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			11.75		10% / 10%	10 yrs	Optional	0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			12.00		10% / 10%	10 yrs	Optional	0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			11.50		10% / 10%	5 yrs	Optional	0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			11.75		10% / 10%	5 yrs	Optional	0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA *Low Band*	A	85	25,000	Single			11.75		10% / 10%	7 yrs	Optional	0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA *High Band*	A	85	100,000	Single			12.00		10% / 10%	7 yrs	Optional	0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED *Low Band*	A	85	25,000	Single					10% / 10%	5 yrs	Optional	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED *High Band*	A	85	100,000	Single					10% / 10%	5 yrs	Optional	Fee Based
Guaranty Income Life | AM Best: A- | Last Rate Change 7/1/2026												
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			11.00	5.00	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	10.00		8.00	5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+

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Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			12.75	5.00	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			13.00	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
GUARANTY INCOME LIFE Guidepath Growth 5 MVA	A-	90	15,000	Single		0.00	11.00	4.00	Int / 10%	5 yrs	Optional	18-75: 4.00+ 76-UP: 3.00+
GUARANTY INCOME LIFE Guidepath Growth 7 MVA	A-	90	15,000	Single		0.00	11.00	4.00	Int / 10%	7 yrs	Optional	18-75: 5.00+ 76-UP: 3.75+
GUARANTY INCOME LIFE Guidepath Bonus MVA	A-	80	15,000	Single	17.00	0.00	6.00	3.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
GUARANTY INCOME LIFE Guidepath Income 10 MVA	A-	80	15,000	Single		0.00	7.00	3.00	Int / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.25+
GUARANTY INCOME LIFE Guidepath Income 7 MVA	A-	80	15,000	Single		0.00	7.00	3.00	Int / 10%	7 yrs	Included	0-75: 5.00+ 76-UP: 3.75+
Ibexis | AM Best: A- | Last Rate Change 7/1/2026 | Next Change 8/13/2026												
IBEXIS FIA Plus 5 MVA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 5 CA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00
IBEXIS FIA Plus 7 MVA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
IBEXIS FIA Plus 7 CA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-85: 4.00
IBEXIS WealthDefender 10 MVA *High Band*	A-	82	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS WealthDefender 10 CA *High Band*	A-	82	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.60 ↑ 4.70	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-UP: 5.00
IBEXIS FIA Plus 10 MVA *High Band*	A-	82	100,000	Single			+0.50 9.50 ↑ 10.00	+0.10 4.50 ↑ 4.60	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
IBEXIS FIA Plus 10 CA *High Band*	A-	82	100,000	Single			+0.50 9.50 ↑ 10.00	+0.10 4.50 ↑ 4.60	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-82: 5.00
IBEXIS WealthDefender 7 MVA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.50 ↑ 4.60	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
IBEXIS WealthDefender 7 CA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	0.00 4.50 ⇄ 4.50	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-UP: 4.00
IBEXIS WealthDefender 5 MVA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.45 ↑ 4.55	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender 5 CA *High Band*	A-	85	100,000	Single			+0.50 9.25 ↑ 9.75	+0.10 4.45 ↑ 4.55	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-UP: 2.00
IBEXIS FIA Plus 5 MVA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 5 CA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00
IBEXIS FIA Plus 7 MVA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS FIA Plus 7 CA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-85: 4.00
IBEXIS WealthDefender 10 MVA *Low Band*	A-	82	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS WealthDefender 10 CA *Low Band*	A-	82	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.40 ↑ 4.50	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-UP: 5.00
IBEXIS FIA Plus 10 MVA *Low Band*	A-	82	25,000	Single			+0.50 8.50 ↑ 9.00	+0.10 4.30 ↑ 4.40	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
IBEXIS FIA Plus 10 CA *Low Band*	A-	82	25,000	Single			+0.50 8.50 ↑ 9.00	+0.10 4.30 ↑ 4.40	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-82: 5.00
IBEXIS WealthDefender 7 MVA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.30 ↑ 4.40	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
IBEXIS WealthDefender 7 CA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.30 ↑ 4.40	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-UP: 4.00
IBEXIS WealthDefender 5 MVA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.25 ↑ 4.35	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender 5 CA *Low Band*	A-	85	25,000	Single			+0.50 8.25 ↑ 8.75	+0.10 4.25 ↑ 4.35	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-UP: 2.00
IBEXIS WealthDefender Bonus 10 MVA *High Band*	A-	80	100,000	Single	12.50 to 15.50		+0.25 6.00 ↑ 6.25	+0.05 3.25 ↑ 3.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS WealthDefender Bonus 10 CA *High Band*	A-	80	100,000	Single	12.50 to 15.50		+0.25 6.00 6.25	+0.05 3.25 3.30	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-UP: 5.00
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE *High Band*	A-	78	100,000	Single	19.50 to 22.50	0.85	+0.25 6.00 6.25	+0.05 3.25 3.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS FIA Plus 5 Premium Bonus MVA *High Band*	A-	85	100,000	Single	7.50 to 9.50		+0.50 5.75 6.25	+0.10 3.15 3.25	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 5 Premium Bonus CA *High Band*	A-	85	100,000	Single	7.50 to 9.50		+0.50 5.75 6.25	+0.10 3.15 3.25	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00
IBEXIS FIA Plus 7 Premium Bonus MVA *High Band*	A-	85	100,000	Single	10.50 to 12.50		+0.50 5.75 6.25	+0.10 3.15 3.25	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
IBEXIS FIA Plus 7 Premium Bonus CA *High Band*	A-	85	100,000	Single	10.50 to 12.50		+0.50 5.75 6.25	+0.10 3.15 3.25	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-85: 4.00
IBEXIS WealthDefender Bonus 7 MVA *High Band*	A-	82	100,000	Single	8.50 to 10.50		0.00 6.25 6.25	+0.05 3.15 3.20	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus 7 CA *High Band*	A-	82	100,000	Single	8.50 to 10.50		0.00 6.25 6.25	+0.05 3.15 3.20	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-UP: 4.00
IBEXIS WealthDefender Bonus 10 MVA *Low Band*	A-	80	25,000	Single	12.50 to 15.50		+0.25 5.00 5.25	+0.05 3.05 3.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS WealthDefender Bonus 10 CA *Low Band*	A-	80	25,000	Single	12.50 to 15.50		+0.25 5.00 5.25	+0.05 3.05 3.10	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-UP: 5.00

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS WealthDefender Bonus 5 MVA *High Band*	A-	82	100,000	Single	6.50 to 8.50		0.00 6.50 ⇄ 6.50	+0.05 3.05 ↑ 3.10	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender Bonus 5 CA *High Band*	A-	82	100,000	Single	6.50 to 8.50		0.00 6.50 ⇄ 6.50	+0.05 3.05 ↑ 3.10	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-UP: 2.00
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE *Low Band*	A-	78	25,000	Single	19.50 to 22.50	0.85	+0.25 5.00 ↑ 5.25	+0.05 3.05 ↑ 3.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-UP: 5.00+
IBEXIS FIA Plus 10 Premium Bonus MVA *High Band*	A-	82	100,000	Single	14.50 to 17.50		+0.50 5.50 ↑ 6.00	+0.10 3.00 ↑ 3.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
IBEXIS FIA Plus 10 Premium Bonus CA *High Band*	A-	82	100,000	Single	14.50 to 17.50		+0.50 5.50 ↑ 6.00	+0.10 3.00 ↑ 3.10	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-82: 5.00
IBEXIS FIA Plus 5 Premium Bonus MVA *Low Band*	A-	85	25,000	Single	7.50 to 9.50		+0.50 4.75 ↑ 5.25	+0.10 2.95 ↑ 3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 5 Premium Bonus CA *Low Band*	A-	85	25,000	Single	7.50 to 9.50		+0.50 4.75 ↑ 5.25	+0.10 2.95 ↑ 3.05	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-85: 2.00
IBEXIS FIA Plus 7 Premium Bonus MVA *Low Band*	A-	85	25,000	Single	10.50 to 12.50		+0.50 4.75 ↑ 5.25	+0.10 2.95 ↑ 3.05	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-85: 4.00+
IBEXIS FIA Plus 7 Premium Bonus CA *Low Band*	A-	85	25,000	Single	10.50 to 12.50		+0.50 4.75 ↑ 5.25	+0.10 2.95 ↑ 3.05	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-85: 4.00
IBEXIS WealthDefender Bonus 7 MVA *Low Band*	A-	82	25,000	Single	8.50 to 10.50		0.00 5.25 ⇄ 5.25	+0.05 2.95 ↑ 3.00	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 5.00+ 76-UP: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS WealthDefender Bonus 7 CA *Low Band*	A-	82	25,000	Single	8.50 to 10.50		0.00 5.25 ⇄ 5.25	+0.05 2.95 ↑ 3.00	0% / 10%	7 yrs		0-70: 5.50 71-75: 5.00 76-UP: 4.00
IBEXIS WealthDefender Bonus 5 MVA *Low Band*	A-	82	25,000	Single	6.50 to 8.50		0.00 5.50 ⇄ 5.50	+0.05 2.85 ↑ 2.90	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender Bonus 5 CA *Low Band*	A-	82	25,000	Single	6.50 to 8.50		0.00 5.50 ⇄ 5.50	+0.05 2.85 ↑ 2.90	0% / 10%	5 yrs		0-70: 5.00 71-75: 3.00 76-UP: 2.00
IBEXIS FIA Plus 10 Premium Bonus MVA *Low Band*	A-	82	25,000	Single	14.50 to 17.50		+0.50 4.50 ↑ 5.00	+0.10 2.80 ↑ 2.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 7.00+ 76-82: 5.00+
IBEXIS FIA Plus 10 Premium Bonus CA *Low Band*	A-	82	25,000	Single	14.50 to 17.50		+0.50 4.50 ↑ 5.00	+0.10 2.80 ↑ 2.90	0% / 10%	10 yrs		0-70: 7.00 71-75: 7.00 76-82: 5.00
IBEXIS MYGA Plus 3 FIA MVA *Low Band*	A-	85	10,000	Single				+0.25 5.10 ↑ 5.35 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA MVA *High Band*	A-	85	100,000	Single				+0.25 5.40 ↑ 5.65 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA *Low Band*	A-	85	10,000	Single				+0.25 5.00 ↑ 5.25 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA *High Band*	A-	85	100,000	Single				+0.25 5.30 ↑ 5.55 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
IBEXIS MYGA Plus 5 FIA MVA *Low Band*	A-	85	10,000	Single				+0.25 5.60 ↑ 5.85 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA MVA *High Band*	A-	85	100,000	Single				+0.25 5.90 ↑ 6.15 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA *Low Band*	A-	85	10,000	Single				+0.25 5.50 ↑ 5.75 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA *High Band*	A-	85	100,000	Single				+0.25 5.80 ↑ 6.05 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 FIA MVA *Low Band*	A-	80	10,000	Single				+0.25 5.80 ↑ 6.05 MYG	0% / 10%	7 yrs		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA MVA *High Band*	A-	80	100,000	Single				+0.25 6.15 ↑ 6.40 MYG	0% / 10%	7 yrs		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA *Low Band*	A-	80	10,000	Single				+0.25 5.70 ↑ 5.95 MYG	0% / 10%	7 yrs		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA *High Band*	A-	80	100,000	Single				+0.25 6.05 ↑ 6.30 MYG	0% / 10%	7 yrs		0-75: 3.00+ 76-80: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
Integrity Life Insurance Company | AM Best: A+ | Last Rate Change 7/28/2026												
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			12.50	4.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			12.50	4.25	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			12.50	4.00	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
Lincoln Financial | AM Best: A | Last Rate Change 8/10/2026												
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *High Band*	A	80	100,000	FPA			10.25	5.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *High Band*	A	80	100,000	FPA			10.25	5.20	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *High Band*	A	85	100,000	FPA			10.15	5.15	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *High Band*	A	85	100,000	FPA			10.00	5.15	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *High Band*	A	85	100,000	FPA			10.00	5.10	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *High Band*	A	85	100,000	FPA			10.00	5.10	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA *Low Band*	A	85	10,000	FPA			9.00	4.50	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA *Low Band*	A	80	10,000	FPA			8.25	4.00	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA *Low Band*	A	85	10,000	FPA			8.00	4.00	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA *Low Band*	A	80	10,000	FPA			7.50	3.85	10% / 10%	10 yrs		0-74: 7.00+ 75-UP: 4.00+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA *Low Band*	A	85	10,000	FPA			7.50	3.50	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA *Low Band*	A	85	10,000	FPA			7.00	3.25	10% / 10%	7 yrs		0-80: 5.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend Income 10 MVA	A	80	75,000	1 Year or Less			5.25	3.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
LINCOLN FINANCIAL Lincoln OptiBlend Income 7 MVA	A	85	75,000	1 Year or Less			5.20	3.20	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-UP: 1.75+
MassMutual Ascend Life Insurance Company | AM Best: A++ | Last Rate Change 1/21/2025												
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN *High Band*	A++	85	150,000	1 Year or Less			13.50	4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN *Low Band*	A++	85	10,000	1 Year or Less			13.00	4.30	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN *High Band*	A++	85	150,000	1 Year or Less			12.75	4.30	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			10.00	4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN *Low Band*	A++	85	10,000	1 Year or Less			12.50	4.15	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN *High Band*	A++	85	100,000	FPA			13.75	4.05	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA *High Band*	A++	89	100,000	1 Year or Less			13.00	4.00	10% / 10%	5 yrs	Optional	0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN *Low Band*	A++	85	10,000	FPA			13.25	3.85	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA *Low Band*	A++	89	10,000	1 Year or Less			12.50	3.80	10% / 10%	5 yrs	Optional	0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA *High Band*	A++	90	150,000	1 Year or Less		0.00	7.50	3.50	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA *Low Band*	A++	90	50,000	1 Year or Less		0.00	6.75	3.40	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
Mutual of Omaha | AM Best: A+ | Last Rate Change 8/3/2026												
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less		0.00	10.00	3.90	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			9.00	3.90	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less		0.00	9.00	3.90	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			10.00	3.90	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less		0.00	10.00	3.90	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less		0.00	9.50	3.65	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	8.50	3.65	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	8.50	3.65	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.50	3.65	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less		0.00	9.50	3.65	10% / 10%	7 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
Nassau Life and Annuity Company | AM Best: B++ | Last Rate Change 8/1/2026												
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.50	4.60	10% / 10%	10 yrs		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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.50	4.60	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			10.50	4.60	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++	85	15,000	Single			10.50	4.60	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			10.50	4.60	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++	85	15,000	Single			10.50	4.60	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group A MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group B MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Non-Bonus Group C MVA	B++	85	15,000	Single			9.00	4.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.70	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			9.00	3.70	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single			7.00	3.40	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			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single			7.00	3.40	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			7.00	3.40	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		7.75	3.30	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		7.75	3.30	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	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		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP PRL	B++	85	15,000	Single	7.00 to 10.00		7.25	3.20	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group A MVA, ROP, FEE	B++	80	15,000	Single	21.00	0.95	6.25	3.20	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 21.00	0.95	6.25	3.20	5% / 5%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Athos Annuity Bonus Group C MVA	B++	80	15,000	Single	10.00 to 14.00		6.00	3.00	0% / 7%	10 yrs		0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice℠ Group A MVA, ROP	B++	80	15,000	Single			6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice℠ Group B MVA, ROP	B++	80	15,000	Single			5.50	2.70	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single			3.00	2.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group D MVA, ROP	B++	80	15,000	Single			3.00	2.35	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice℠ Group C MVA, ROP	B++	80	15,000	Single			5.50	2.35	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice℠ Group D MVA, ROP	B++	80	15,000	Single			5.50	2.35	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP	B++	80	15,000	Single			3.50	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.00	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
National Integrity Life Insurance | AM Best: A+ | Last Rate Change 7/15/2026												
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY *High Band*	A+	85	100,000	Single			7.75	4.20 MYG	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY *Low Band*	A+	85	15,000	Single			7.50	4.10 MYG	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY *High Band*	A+	85	100,000	Single		0.00	7.50	3.90	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 5.00+
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY *High Band*	A+	85	100,000	Single			7.50	4.00 MYG	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY *Low Band*	A+	85	15,000	Single		0.00	7.25	3.80	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 5.00+
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY *Low Band*	A+	85	15,000	Single			7.25	3.90 MYG	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
National Life Group | AM Best: A+ | Last Rate Change 7/29/2026												
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	2.60	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			8.00	2.50	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			8.00	2.50	0% / 10%	10 yrs	Included	35-UP: 7.00+
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		8.00	2.50	0% / 10%	10 yrs	Included	35-75: 7.00+
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			7.75	2.40	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			7.75	2.40	0% / 10%	7 yrs	Included	35-75: 6.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		7.75	2.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			7.50	2.30	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-UP: 3.00+
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			7.50	2.30	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		7.50	2.30	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			7.50	2.30	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			7.00	2.10	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-UP: 1.75+
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		6.50	1.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		6.00	1.70	0% / 10%	10 yrs		0-UP: 7.00+
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			6.00	1.70	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		5.75	1.65	0% / 10%	7 yrs		0-UP: 6.00+
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			5.75	1.65	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
Nationwide Life Insurance Company | AM Best: A+ | Last Rate Change 8/1/2026												
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	Single			11.00	4.45	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	25,000	Single			10.25	4.30	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	Single			10.50	4.20	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	Single			10.00	4.15	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 3.50+ 81-85: 2.50+ 86-90: 1.50+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.50	4.00	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ 86-90: 2.00+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 *Low Band*	A+	Owner: Any Age Annuitant: 90	25,000	Single			9.50	4.00	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.25+ 81-85: 3.25+ 86-90: 2.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	25,000	Single			9.50	3.95	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 3.50+ 81-85: 2.50+ 86-90: 1.50+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 *Low Band*	A+	Owner: Any Age Annuitant: 90	25,000	Single			9.00	3.75	10% / 10%	5 yrs		0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ 86-90: 2.00+
NexAnnuity | AM Best: B+ | Last Rate Change 12/1/2025												
NEXANNUITY NexCompounder 10 MVA	B+	85	25,000	1 Year or Less			17.00	5.00	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 6.00+ 81-UP: 3.25+
NEXANNUITY NexCompounder 7 MVA	B+	85	25,000	1 Year or Less			17.00	5.00	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.75+ 81-UP: 3.00+
North American Company | AM Best: A+ | Last Rate Change 6/18/2026												
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *High Band*	A+	79	75,000	1 Year or Less			10.10	4.75	10% / 10%	10 yrs		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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *High Band*	A+	79	75,000	1 Year or Less			10.10	4.75	10% / 20%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.90	4.75	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA *Low Band*	A+	79	20,000	1 Year or Less			9.10	4.50	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP *Low Band*	A+	79	20,000	1 Year or Less			9.10	4.50	10% / 20%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			9.50	4.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 MVA	A+	79	20,000	1 Year or Less				4.00	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 MVA	A+	85	20,000	1 Year or Less				3.90	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 MVA	A+	89	20,000	1 Year or Less				3.80	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY Charter Plus 10 MVA *Low Band*	A+	79	20,000	FPA	13.00 to 22.00		6.00	3.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 MVA *High Band*	A+	79	75,000	FPA	16.00 to 25.00		6.00	3.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *Low Band*	A+	79	20,000	FPA	13.00 to 22.00		5.75	3.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) *High Band*	A+	79	75,000	FPA	16.00 to 25.00		5.75	3.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA FEE *Low Band*	A+	79	20,000	FPA	16.00 to 21.00	0.95	5.75	3.00	0% / 10%	10 yrs	Included	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	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY Charter Plus 10 CA FEE *High Band*	A+	79	75,000	FPA	19.00 to 24.00	0.95	5.75	3.00	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA *Low Band*	A+	75	20,000	FPA	15.00 to 27.00		6.50	3.00	0% / 10%	14 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA *High Band*	A+	75	75,000	FPA	19.00 to 31.00		6.50	3.00	0% / 10%	14 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE *Low Band*	A+	46	20,000	FPA	15.00	0.95	6.50	3.00	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE *High Band*	A+	46	75,000	FPA	19.00	0.95	6.50	3.00	0% / 10%	14 yrs		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 7/31/2026												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.30	8.50	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			8.30	8.50	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.30	8.30	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.30	8.30	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+
OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA	A	89	20,000	Single			9.00	3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
OCEANVIEW LIFE AND ANNUITY CapLock 5 CA	A	89	20,000	Single			9.00	3.50	0% / 10%	5 yrs		0-79: 4.50+ 80-UP: 4.50+
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			9.00	3.50	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY CapLock 7 CA	A	84	20,000	Single			9.00	3.50	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
Oxford Life Insurance Company | AM Best: A | Last Rate Change 8/1/2026												
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.20	4.75	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.25	4.40	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.50	4.40	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			6.75	4.00	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		8.00	3.95	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Protective Life | AM Best: A+ | Last Rate Change 8/11/2026												
PROTECTIVE LIFE Protective Income Builder MVA *High Band*	A+	85	100,000	1 Year or Less			6.00	3.15	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
PROTECTIVE LIFE Protective Income Builder MVA *Low Band*	A+	85	25,000	1 Year or Less			5.70	3.00	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life And Annuity (NY) | AM Best: A+ | Last Rate Change 8/11/2026												
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY *High Band*	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 *High Band*	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 *Low Band*	A+	85	10,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP *Low Band*	A+	85	10,000	1 Year or Less			3.65	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 *High Band*	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 *Low Band*	A+	85	10,000	1 Year or Less			4.45	3.00	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY *High Band*	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 5 with ROP NY ROP *Low Band*	A+	85	10,000	1 Year or Less			3.50	3.00	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 *High Band*	A+	85	100,000	1 Year or Less			4.20	3.00	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			4.55	3.00	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 *Low Band*	A+	85	10,000	1 Year or Less			3.50	3.00	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 *High Band*	A+	85	100,000	1 Year or Less			4.55	3.00	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Pruco Life Insurance Company (Prudential) | AM Best: A+ | Last Rate Change 6/15/2026 | Next Change 8/15/2026												
PRUCO LIFE INS. CO. (PRUDENTIAL) Elevate Accumulator 10 MVA	A+	85	25,000	Single			0.00 14.00 14.00	0.00 4.00 4.00	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Elevate Accumulator 7 MVA	A+	85	25,000	Single			0.00 13.50 13.50	0.00 4.00 4.00	10% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			0.00 14.00 14.00	0.00 4.00 4.00	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			0.00 13.50 13.50	0.00 4.00 4.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Elevate Income MVA	A+	85	25,000	Single			0.00 11.00 11.00	0.00 3.00 3.00	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath℠ Income MVA	A+	85	25,000	Single			11.00	3.00	10% / 10%	10 yrs	Included	0-75: 6.50+ 76-UP: 4.50+
Reliance Standard Life | AM Best: A++ | Last Rate Change 8/4/2026												
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.75	5.10	10% / 10%	10 yrs	Optional	0-75: 6.50+ 76-UP: 5.20+
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.50	5.10	10% / 10%	7 yrs	Optional	0-80: 4.50+ 81-85: 2.70+
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			10.25	5.05	10% / 10%	5 yrs	Optional	0-80: 3.25+ 81-85: 1.95+
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			10.50	5.00	10% / 10%	10 yrs		0-80: 6.00+
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			10.00	4.95	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.75	4.90	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
Revol One Financial | AM Best: B++ | Last Rate Change 7/31/2026												
REVOL ONE FINANCIAL AccumRev 10 MVA PRL	B++	85	10,000	Single			13.25	5.00	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.50+ 81-UP: 5.25+
REVOL ONE FINANCIAL AccumRev 5 MVA PRL	B++	85	10,000	Single			13.25	5.00	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 4.00+ 81-UP: 3.50+
REVOL ONE FINANCIAL AccumRev 7 MVA PRL	B++	85	10,000	Single			13.25	5.00	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.50+ 81-UP: 4.00+
REVOL ONE FINANCIAL Enduris 10 MVA	B++	80	10,000	Single			8.25	4.00	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 5.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	10,000	Single			7.75	4.00	0% / 10%	6 yrs		0-75: 5.25+ 76-UP: 4.25+
REVOL ONE FINANCIAL BonusRev Max MVA, FEE PRL	B++	85	10,000	Single	15.00 to 22.00	0.95	8.75	3.90	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.50+ 81-UP: 5.25+
REVOL ONE FINANCIAL BonusRev Core MVA PRL	B++	85	10,000	Single	11.00 to 16.00		7.75	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.50+ 81-UP: 5.25+
REVOL ONE FINANCIAL Enduris 10 Income MVA	B++	80	10,000	Single			5.00	2.75	0% / 10%	10 yrs	Optional	18-75: 7.00+ 76-80: 5.50+
REVOL ONE FINANCIAL Enduris 10 Bonus MVA	B++	80	10,000	Single	16.00		5.50	2.30	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 5.50+
REVOL ONE FINANCIAL Excelera Plus Multi Year Guarantee Index Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single				4.00 MYG	0% / 0%	3 yrs		18-80: 1.75+ 81-UP: 0.75+
REVOL ONE FINANCIAL Excelera Plus Multi Year Guarantee Index Annuity 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single				4.00 MYG	0% / 0%	5 yrs		18-80: 3.00+ 81-UP: 1.75+
REVOL ONE FINANCIAL Excelera Plus Multi Year Guarantee Index Annuity 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single				4.00 MYG	0% / 0%	7 yrs		18-80: 3.00+ 81-UP: 1.65+
Sagicor Life Insurance Company | AM Best: A | Last Rate Change 7/9/2026												
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA *High Band*	A	90	75,000	Single			10.25	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA *High Band*	A	90	75,000	Single			10.25	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA *High Band*	A	90	75,000	Single			10.25	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA *High Band*	A	90	75,000	Single			10.15	4.95	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA *High Band*	A	90	75,000	Single			10.15	4.95	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA *High Band*	A	90	75,000	Single			10.15	4.95	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA *Low Band*	A	90	25,000	Single			9.25	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA *Low Band*	A	90	25,000	Single			9.25	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA *Low Band*	A	90	25,000	Single			9.25	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA *Low Band*	A	90	25,000	Single			9.15	4.45	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA *Low Band*	A	90	25,000	Single			9.15	4.45	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA *Low Band*	A	90	25,000	Single			9.15	4.45	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
Securian Financial | AM Best: A+ | Last Rate Change 8/1/2026												
SECURIAN FINANCIAL SecureLink Ultra 5 MVA *High Band*	A+	85	500,000	Single			10.95	4.85	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA *High Band*	A+	85	500,000	Single			11.20	4.85	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA *High Band*	A+	80	100,000	Single			9.75	4.75	10% / 10%	7 yrs	Optional	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA *Mid Band*	A+	85	100,000	Single			10.75	4.75	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA *Mid Band*	A+	85	100,000	Single			11.00	4.75	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA *Low Band*	A+	85	20,000	Single			10.55	4.65	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA *Low Band*	A+	85	20,000	Single			10.80	4.65	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA *Low Band*	A+	80	20,000	Single			9.35	4.55	10% / 10%	7 yrs	Optional	
Sentinel Security Life Insurance Company | AM Best: B | Last Rate Change 4/11/2026												
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B	85	5,000	Single	20.00	0.95	11.00	4.95	0% / 10%	10 yrs	Optional	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	20.00		6.25	4.00	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			3.00	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				3.00	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			3.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 10 Annuity MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 10 Annuity Growth Benefit MVA	B	85	5,000	Single				3.00	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 10 Annuity Income Multiplier MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 5 Annuity MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs		0-75: 7.00 76-80: 5.75 81-UP: 3.50
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 5 Annuity Growth Benefit MVA	B	85	5,000	Single				3.00	0% / 10%	5 yrs		0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 5 Annuity Income Multiplier MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Included	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 7 Annuity MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs		0-75: 7.50 76-80: 6.25 81-UP: 4.00
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 7 Annuity Growth Benefit MVA	B	85	5,000	Single				3.00	0% / 10%	7 yrs		0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier℠ 7 Annuity Income Multiplier MVA	B	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Included	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA	B	80	5,000 QL 10,000 NQ	Single	10.00		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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B	90	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs ↻	Included	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	3.00 MYG	0% / 0%	5 yrs ↻	Included	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	3.00 MYG	0% / 0%	5 yrs ↻	Optional	0-80: 2.25+ 81-85: 1.60+
SILAC | AM Best: B | Last Rate Change 8/7/2026												
SILAC Denali 14 MVA	B	80	10,000	1 Year or Less	5.00 High		10.25	4.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 MVA	B	80	10,000	1 Year or Less	5.00		10.25	4.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	5.00 High		10.00	4.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		10.00	4.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 10 MVA	B	85	10,000	1 Year or Less	5.00		10.00	4.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00		10.00	4.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.00	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 MVA	B	85	10,000	1 Year or Less	3.00		9.00	4.00	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Denali 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.50	3.75	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-UP: 1.75+
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	3.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	3.75	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	3.75	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Denali 10 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less	5.00 High		9.00	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00 High		7.75	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Denali 5 (State Specific) MVA	B	90	10,000	1 Year or Less	2.00 High		8.00	3.50	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-UP: 1.75+
SILAC Denali 7 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC Denali 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	3.00 High		8.50	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Denali Bonus 10 (KY,VT) MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.75	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25 76-80: 5.75 81-85: 4.25
SILAC Denali Bonus 14 (KY, VT) MVA	B	80	10,000	1 Year or Less	12.00 to 20.00		7.00	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50 76-80: 6.00
SILAC Evolve 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	5.00		7.75	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 10 (CO,DE,IN,MO,NV,SC,TX) MVA	B	80	10,000	1 Year or Less	5.00		9.00	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00		7.75	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Evolve 7 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	3.00		7.75	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Evolve 7 (CO,DE,IN,MO,NV,SC,TX) MVA	B	80	10,000	1 Year or Less	3.00		8.50	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	3.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	3.50	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	3.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 23.00		6.50	3.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	17.00 to 24.00		6.75	3.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 10 Bonus MVA	B	85	10,000	1 Year or Less	10.00 to 23.00		6.50	3.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 14 Bonus MVA	B	80	10,000	1 Year or Less	18.00 to 24.00		6.75	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Teton 5 State Variation MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	3.25	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.75	3.25	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.75	3.25	0% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			5.75	3.25	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.50	3.25	0% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 10 (AK,ID,MN,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less			5.50	3.10	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			5.50	3.10	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC VEGA 7 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less			5.75	3.10	0% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	90	10,000	1 Year or Less			5.75	3.10	0% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC VEGA Bonus 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			5.25	3.10	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 7 (AK,ID,MN,MT,OH.OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less			5.25	3.10	0% / 10%	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,IN,MA,MO,MD,NV.SC,TX) MVA	B	90	10,000	1 Year or Less			5.50	3.10	0% / 10%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 10 (IN,MD,TX) MVA	B	85	10,000	1 Year or Less	5.00 to 17.00		6.00	3.00	0% / 5%	10 yrs	Optional	0-75: 7.25 76-80: 5.75 81-85: 4.25
SILAC Denali Bonus 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	7.00 to 16.00		6.00	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	17.00 to 24.00		6.50	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		6.00	3.00	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 14 Bonus (CA,IN) MVA	B	80	10,000	1 Year or Less	12.00 to 16.00		6.00	3.00	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Evolve 14 Bonus (CO) MVA	B	80	10,000	1 Year or Less	18.00 to 24.00		6.50	3.00	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Evolve 7 Bonus MVA	B	85	10,000	1 Year or Less	8.00 to 15.00		6.00	3.00	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC Evolve Bonus 10 (TX) MVA	B	85	10,000	1 Year or Less	5.00 to 10.00		6.00	3.00	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	7.00 to 12.00		6.00	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less	11.00		6.00	3.00	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.00
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.50	3.00	0% / 10%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			5.25	3.00	0% / 10%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 10 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less			5.00	2.90	0% / 10%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC Denali Bonus 10 (CO,DE,MA,MO,NV,SC) MVA	B	85	10,000	1 Year or Less	5.00 to 23.00		5.75	2.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 10.50		5.75	2.75	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-UP: 1.75+
SILAC Denali Bonus 7 (TX) MVA	B	90	10,000	1 Year or Less	5.00 to 10.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00 76-80: 4.25 81-85: 3.00 86-90: 1.75
SILAC Evolve 10 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	10.00 to 23.00		5.75	2.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 7 Bonus (TX) MVA	B	80	10,000	1 Year or Less	5.00 to 10.00		5.75	2.75	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Teton Bonus 10 (IN,MD) MVA	B	85	10,000	1 Year or Less	5.00 to 15.00		6.00	2.75	0% / 5%	10 yrs		0-75: 7.25 76-80: 5.75 81-85: 4.25
SILAC Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	17.00 to 24.00		5.75	2.75	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			5.25	2.75	0% / 10%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			5.00	2.75	0% / 10%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			5.00	2.75	0% / 10%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			4.75	2.75	0% / 10%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC Denali Bonus 10 (CA) MVA	B	85	10,000	1 Year or Less	5.00 to 15.00		5.25	2.50	0% / 5%	10 yrs	Optional	0-75: 7.25 76-80: 5.75 81-85: 4.25
SILAC Denali Bonus 5 (State Specific) MVA	B	90	10,000	1 Year or Less	4.50 to 10.50		5.25	2.50	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-UP: 1.75+
SILAC Denali Bonus 7 (CO,DE,IN,MA,MD,MO,NV,SC) MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		5.50	2.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	8.00 to 15.00		5.50	2.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 23.00		5.75	2.50	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Teton Bonus 10 (CA) MVA	B	85	10,000	1 Year or Less	5.00 to 10.00		5.25	2.50	0% / 5%	10 yrs		0-75: 7.25 76-80: 5.75 81-85: 4.25
SILAC Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	17.00 to 24.00		5.50	2.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 10.50		5.50	2.50	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 17.00		5.75	2.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Denali Bonus 10 (AK,CT,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		5.00	2.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Denali Bonus 7 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		5.00	2.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 10 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	10.00 to 20.00		5.00	2.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
SILAC Evolve 7 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	8.00 to 15.00		5.00	2.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 to 23.00		5.00	2.25	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Teton Bonus 5 State Variation MVA	B	90	10,000	1 Year or Less	4.50 to 10.50		5.00	2.25	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton Bonus 7 State Variation MVA	B	90	10,000	1 Year or Less	5.00 to 17.00		5.00	2.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
Symetra Life Insurance Company | AM Best: A | Last Rate Change 8/10/2026												
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA *High Band*	A	85	100,000	Single			15.00	4.50	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA *High Band*	A	85	100,000	Single			15.00	4.50	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA *Low Band*	A	85	25,000	Single			14.00	4.35	15% / 15%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA *Low Band*	A	85	25,000	Single			14.00	4.35	15% / 15%	7 yrs		0-75: 5.00+ 76-85: 3.50+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			14.00	3.25	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA *High Band*	A	85	100,000	Single			13.00	3.00	10% / 10%	7 yrs	Included	
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge Plus 7 MVA *Low Band*	A	85	10,000	Single			9.00	2.65	10% / 10%	7 yrs	Included	
The Standard | AM Best: A | Last Rate Change 7/20/2026												
THE STANDARD Index Select Annuity 10 MVA *Low Band*	A	80	15,000	Single			8.50	4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA *High Band*	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 5 MVA *Low Band*	A	93	15,000	Single			8.75	4.50	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			9.00	4.50	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			9.00	4.50	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			9.25	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single			12.00	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 CA	A	90	15,000	Single			12.00	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		0.00	12.00	4.25 MYG	0% / 10%	10 yrs	Optional	0-UP: 7.00+
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			12.00	4.25 MYG	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 | Yr 2+	SC Years	Riders	Commission
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single		0.00	12.00	4.25 MYG	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
The United States Life Insurance Co. (NY) | AM Best: A | Last Rate Change 7/27/2026												
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY *Low Band*	A	85	25,000	Single			7.75		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY *High Band*	A	85	100,000	Single			8.75		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY *Low Band*	A	85	25,000	Single			8.00		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			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 with Income Builder *Low Band*	A	85	25,000	Single			4.75		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 *High Band*	A	85	100,000	Single			5.75		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+