

# Indexed

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**FEBRUARY  
2025**

## Brokerage **OAKTREE**

**ANNUITY PRODUCT REFERENCE GUIDE**

**UPDATED:  
02/25/2025**

*Happy Valentine's  
Day!*



### FEEL THE POWER

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Premium  
Bonus!!!**

**MarketPower Bonus Index®**

from EquiTrust  
Life Insurance  
Company®

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

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**CONTACT US! >>>**  
We will be glad to  
assist you!



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



Updated February 25, 2025

# Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term								
MassMutual Ascend	American Landmark 5	0.00%	7.50%	4.25%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	8.70%	4.60%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	5.00%	3.00%	100% First Year	1.00% on 87.5%	5 years	7.00%
7 year term								
SILAC Life	Teton Bonus 7	9.00%	6.50%	3.00%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	10.00%	3.95%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	9.00%	4.55%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	ForeAccumulation II	0.00%	10.00%	4.75%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	9.00%	4.75%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	8.00%	4.50%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	7.75%	3.75%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	8.25%	3.35%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	14.00%	6.25%	3.10%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	10.00%	6.65%	3.15%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	11.00%	6.50%	3.25%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	8.00%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	1.00%	10.50%	4.20%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	10.00%	9.25%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	9.00%	6.50%	3.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	8.50%	3.15%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	9.25%	4.90%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	6.00%	3.25%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	8.15%	4.05%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	8.00%	3.75%	100% First Year	1.00% on 87.5%	10 years	7.50%
14 year term								
EquiTrust Life	Market Power Bonus	10.00%	6.00%	3.25%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	6.25%	3.10%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	6.50%	3.50%	100% First Year	1.00% on 87.5%	14 years	8.50%



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

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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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
Allianz Life Insurance Company of North America   AM Best: A+   Last Rate Change 2/4/2025   Next Change 3/4/2025												
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> PRL	A+	80	100,000	FPA 2			-0.25 8.75 ↓ 8.50	8.10 4.60 ▼ 8.00 4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i> PRL	A+	80	20,000	FPA 2			-0.25 7.00 ↓ 6.75	7.60 4.10 ▼ 7.50 4.00	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i> PRL	A+	85	100,000	FPA 2			-0.25 10.00 ↓ 9.75	0.00 5.00 ↔ 5.00 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>Low Band</i> PRL	A+	85	20,000	FPA 2			-0.25 7.50 ↓ 7.25	0.00 4.50 ↔ 4.50 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>High Band</i> PRL	A+	80	100,000	FPA 2	14.00		-0.25 6.25 ↓ 6.00	-0.10 3.25 ↓ 3.15	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA  PRL	A+	80	20,000	1 Year or Less			0.00 5.25 ↔ 5.25	0.00 3.10 ↔ 3.10	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA  PRL	A+	80	20,000	FPA 2			0.00 5.00 ↔ 5.00	0.00 3.00 ↔ 3.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA  PRL	A+	80	10,000	1 Year or Less			0.00 4.75 ↔ 4.75	0.00 3.00 ↔ 3.00	0% / 10%	7 yrs	Included	0-75: 5.50+ 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA Low Band  PRL	A+	80	20,000	FPA 2	14.00		-0.25 4.00 ↓ 3.75	-0.10 2.75 ↓ 2.65	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA  PRL	A+	80	20,000	1 Year or Less			0.00 3.50 ↓ 3.50	0.00 2.00 ↓ 2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
American Equity Investment Life Insurance Company   AM Best: A   Last Rate Change 1/29/2025												
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs		17-75: 7.00+ 76-80: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			7.50	3.75	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.00	3.25	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs		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		5.00	2.00	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		5.00	2.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	9 yrs	Included	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+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	10 yrs	Included	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			2.75	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			2.75	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 2/3/2025												
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.80	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.75	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.70	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	4.55	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.50	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.45	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	2.65	0% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			4.25	2.40	0% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			5.00	2.40	0% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.00	2.15	0% / 10%	7 yrs	Included	50-80: 5.00+
American National Insurance Company   AM Best: A   Last Rate Change 2/14/2025												
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		10.50	4.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			10.00	3.95	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-UP: 4.00+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.80 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
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 INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	20 yrs		0-50: 9.00+
American National Life Insurance Company of NY   AM Best: A   Last Rate Change 2/14/2025												
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 1/21/2025												
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			10.25	4.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.25	4.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
ASPIDA WealthLock Accumulator 10 MVA <i>High Band</i>	A-	85	100,000	Single			9.75	4.50	0% / 10%	10 yrs		18-75: 7.00+ 76-90: 4.75+
ASPIDA WealthLock Accumulator 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.50	0% / 10%	5 yrs		18-75: 4.50 76-90: 2.50
ASPIDA WealthLock Accumulator 7 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.50	0% / 10%	7 yrs		18-75: 5.50+ 76-90: 3.50+
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.50	4.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.50	4.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
ASPIDA WealthLock Accumulator 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.00	4.25	0% / 10%	10 yrs		18-75: 7.00+ 76-90: 4.75+
ASPIDA WealthLock Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	4.25	0% / 10%	5 yrs		18-75: 4.50 76-90: 2.50
ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	4.25	0% / 10%	7 yrs		18-75: 5.50+ 76-90: 3.50+



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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		7.00	3.00	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		6.75	2.85	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		6.25	2.75	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single			5.25	2.75	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00		7.25	2.65	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		6.25	2.60	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		6.25	2.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single			4.50	2.50	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00		6.50	2.40	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.00 to 15.00		5.50	2.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
Athena IA   AM Best: A+   Last Rate Change 1/31/2025												
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			9.00	4.55	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	9.00	4.55	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.75	3.95	0% / 5%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.75	3.95	10% / 10%	15 yrs		0-70: 7.00+ 71-UP: 6.50+

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ATHENE IA AccuMax 7 MVA High Band	A+	83	100,000	Single				3.80 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA Low Band	A+	83	10,000	Single				3.50 MYG	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 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.25	3.10	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	8.00 to 20.00	0.95	6.25	3.10	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.00	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			5.75	3.00	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.25	3.00	0% / 5%	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	18.00	0.95	6.25	3.00	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.60+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			9.00	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	9.00	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+



# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple	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	Multiple	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	Multiple	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
Atlantic Coast Life   AM Best: B++   Last Rate Change 1/1/2025												
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95	5.95	3.95	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	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			5.95	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			5.95	3.00	0% / 10%	5 yrs	Included	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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
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			5.95	3.00	0% / 10%	7 yrs	Included	See Notes
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
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
Capitol Life Insurance Company   AM Best: A-   Last Rate Change 12/5/2024												
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3			9.00	4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	5,000 QL 10,000 NQ	1 Year or Less			8.00	4.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 1.75+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less			8.00	4.25	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00		6.00	3.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Clear Spring Life   AM Best: A-   Last Rate Change 2/1/2025												
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			9.25	4.15	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			8.75	4.15	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.25	4.15	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		6.65	3.15	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
EquiTrust Life Insurance Company   AM Best: B++   Last Rate Change 8/28/2024												
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 4.50+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			8.00	4.50	Int / 10%	10 yrs	Optional	0-80: 7.00+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			7.50	4.25	Int / 10%	10 yrs		0-UP: 7.00+
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	10.00		6.00	3.25	Int / 10%	14 yrs	Optional	0-75: 7.00+
EQUITRUST LIFE INSURANCE COMPANY Market Ten Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	6.00		6.00	3.25	Int / 10%	10 yrs	Optional	0-80: 6.00+
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	8.00		5.00	3.00	0% / 10%	10 yrs		0-UP: 7.00+
Fidelity & Guaranty Life   AM Best: A   Last Rate Change 2/10/2025												
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00		10.75	3.75	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	8.00 to 11.00		11.00	3.75	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA			8.00	3.75	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			7.75	3.75	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA				3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA				3.75	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		7.50	3.75	0% / 10%	10 yrs		0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00		7.50	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		7.75	3.75	0% / 10%	14 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		7.75	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		7.25	3.75	0% / 10%	7 yrs		0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		7.25	3.75	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.75	3.50	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00		6.50	2.75	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
FIDELITY & GUARANTY LIFE FG 1-2-3 Future Income MVA	A	80	10,000	FPA 2			1.85	2.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.25+
FIDELITY & GUARANTY LIFE FG 1-2-3 Anytime Income MVA	A	80	10,000	FPA 2			1.80	2.40	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.25+
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-85: 5.00+
GCU   AM Best: A-   Last Rate Change 12/1/2024												
GCU Aquila V	A-	90	10,000	1 Year or Less				4.75	0% / 10%	5 yrs		
GCU Aquila X	A-	90	10,000	1 Year or Less				4.75	0% / 10%	10 yrs	Optional	

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
Global Atlantic Financial Group   AM Best: A   Last Rate Change 2/3/2025												
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.50	5.00	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			11.00	4.95	10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			11.00	4.95	10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.90	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			10.25	4.85	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.80	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			10.00	4.75	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.70	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			7.50	4.25	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			7.50	4.25	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			6.00	3.75	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			6.00	3.75	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	10.00		6.00	3.25	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.50	3.25	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	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 <i>High Band</i>	A	85	100,000	Single			5.50	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 <i>Low Band</i>	A	85	25,000	Single	10.00		5.75	3.15	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.00	3.00	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			5.50	3.00	10% / 10%	10 yrs	Optional	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	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 <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	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 <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	7 yrs	Included	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single			5.25	2.75	10% / 10%	10 yrs	Optional	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			3.50	2.50	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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	5 yrs	Included	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single			12.25		10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single			12.50		10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single			11.75		10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single			12.00		10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single			12.00		10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single			12.25		10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			13.50		10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			13.75		10% / 10%	5 yrs		Fee Based

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
Guaranty Income Life   AM Best: A-   Last Rate Change 1/27/2025												
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			8.00	3.00	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		6.00	3.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.00	3.00	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			10.00	3.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
Ibexis   AM Best: A-   Last Rate Change 10/3/2024												
IBEXIS MYGA Plus 7 FIA MVA <i>High Band</i>	A-	80	100,000	Single				5.70 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA <i>High Band</i>	A-	80	100,000	Single				5.60 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 5 FIA MVA <i>High Band</i>	A-	85	100,000	Single				5.35 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA <i>High Band</i>	A-	85	100,000	Single				5.25 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 FIA MVA <i>Low Band</i>	A-	80	10,000	Single				5.20 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA <i>Low Band</i>	A-	80	10,000	Single				5.10 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 3 FIA MVA <i>High Band</i>	A-	85	100,000	Single				4.90 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.85 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 3 FIA CA <i>High Band</i>	A-	85	100,000	Single				4.80 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 5 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.75 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS WealthDefender 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.50	4.50	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
IBEXIS FIA Plus 7 MVA <i>High Band</i>	A-	85	100,000	Single				4.25	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS MYGA Plus 3 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.45 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.35 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+
IBEXIS FIA Plus 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.75	4.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.50	4.10	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.50	4.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender 7 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.30	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS FIA Plus 7 MVA <i>Low Band</i>	A-	85	25,000	Single				4.05	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS WealthDefender 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.20	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS FIA Plus 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.75	3.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.50	3.90	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender 7 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.10	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS WealthDefender 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.00	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
IBEXIS FIA Plus 7 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	11.00		6.25	3.10	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	8.00		6.25	3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	11.00 to 14.00		6.25	3.20	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus 7 MVA <i>High Band</i>	A-	82	100,000	Single	7.00 to 9.00		6.75	3.20	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>High Band</i>	A-	78	100,000	Single	18.00 to 21.00	0.85	6.25	3.20	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	11.00		5.25	2.90	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	8.00		5.25	2.85	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender Bonus 5 MVA <i>High Band</i>	A-	82	100,000	Single	5.00 to 7.00		7.00	3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	11.00 to 14.00		5.25	3.00	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus 7 MVA <i>Low Band</i>	A-	82	25,000	Single	7.00 to 9.00		5.75	3.00	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>Low Band</i>	A-	78	25,000	Single	18.00 to 21.00	0.85	5.25	3.00	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>High Band</i>	A-	82	100,000	Single	16.00		5.75	2.65	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
IBEXIS WealthDefender Bonus 5 MVA <i>Low Band</i>	A-	82	25,000	Single	5.00 to 7.00		6.00	2.85	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>Low Band</i>	A-	82	25,000	Single	16.00		4.75	2.45	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
Integrity Life Insurance Company   AM Best: A+   Last Rate Change 2/15/2025												
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			9.75	4.20	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			8.50	4.00	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.50	4.00	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
Lincoln Financial   AM Best: A   Last Rate Change 2/24/2025												
LINCOLN FINANCIAL Lincoln Core Capital MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			9.00	5.25 MYG	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 MVA, FEE-BASED <i>High Band</i>	A	85	100,000	FPA			9.00	5.00	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			10.25	4.75	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.75	4.70	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			9.50	4.50	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.00	4.25	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	FPA			8.25	4.25	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 CA FEE-BASED <i>High Band</i>	A	85	100,000	FPA			8.25	4.25	10% / 10%	5 yrs		Fee Based

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			9.25	4.15	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.50	4.10	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln Core Capital MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single			8.00	4.00 MYG	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	4.00	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			8.50	3.85	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.55	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 CA FEE-BASED <i>Low Band</i>	A	85	10,000	FPA			7.75	3.50	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.45	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.40	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.00	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
MassMutual Ascend Life Insurance Company   AM Best: A++   Last Rate Change 1/21/2025												
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			9.00	4.50	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			9.00	4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	4.45	10% / 10%	5 yrs		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 <i>Low Band</i>	A++	85	10,000	FPA			8.50	4.30	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			8.65	4.30	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.50	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 <i>High Band</i>	A++	85	150,000	1 Year or Less			8.65	4.30	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.50	4.25	10% / 10%	5 yrs		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. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			8.00	4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i>	A++	85	10,000	FPA			8.40	4.15	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.40	4.15	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			7.50	3.95	10% / 10%	5 yrs		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 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.25	3.85	10% / 10%	5 yrs		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 <i>High Band</i>	A++	90	150,000	1 Year or Less			7.25	3.70	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			7.00	3.60	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			6.75	3.55	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			6.50	3.45	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
Nassau Life and Annuity Company   AM Best: B++   Last Rate Change 2/1/2025												
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.00	4.50	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			9.50	4.40	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	80	15,000	Single			9.50	4.40	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			9.50	4.40	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	80	15,000	Single			9.50	4.40	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
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 Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.25	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		7.25	3.25	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group A MVA, ROP, FEE	B++	80	15,000	Single	18.00	0.95	7.25	3.25	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single	7.00 to 10.00		6.75	3.15	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		6.75	3.15	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++	80	15,000	Single	7.00 to 10.00		6.75	3.15	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		6.75	3.15	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 16.00	0.95	6.75	3.15	5% / 5%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> 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+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	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			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> Group C MVA, ROP	B++	80	15,000	Single			5.50	2.80	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> Group D MVA, ROP	B++	80	15,000	Single			5.50	2.80	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice <sup>SM</sup> 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 A MVA, ROP	B++	80	15,000	Single			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
National Integrity Life Insurance   AM Best: A+   Last Rate Change 2/15/2025												
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>High Band</i>	A+	85	100,000	Single			8.00	4.60	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>Low Band</i>	A+	85	15,000	Single			7.75	4.50	10% / 10%	5 yrs		18-75: 3.25+ 76-85: 2.50+
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>High Band</i>	A+	85	100,000	Single			7.50	4.45	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>High Band</i>	A+	85	100,000	Single			7.50	4.40	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>Low Band</i>	A+	85	15,000	Single			7.25	4.35	10% / 10%	7 yrs		18-75: 5.25+ 76-85: 4.25+
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>Low Band</i>	A+	85	15,000	Single			7.25	4.30	10% / 10%	10 yrs		18-75: 6.50+ 76-85: 5.00+
National Life Group   AM Best: A+   Last Rate Change 10/29/2024												
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			11.00	3.70	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			10.00	3.60	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.50	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	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		10.75	3.40	0% / 10%	10 yrs	Included	35-75: 7.00+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.75	3.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA			9.50	3.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.44+ 76-80: 4.28+ 81-85: 3.11+
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA			9.50	3.30	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-UP: 5.44+
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		9.50	3.30	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-UP: 5.44+
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.50	2.95	0% / 10%	10 yrs		0-UP: 7.00+
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.00	2.90	0% / 10%	7 yrs		0-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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
North American Company   AM Best: A+   Last Rate Change 12/10/2024												
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.55	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.25	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.25	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.25	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.25	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.15	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.15	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.15	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+



# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.15	10% / 10%	7 yrs		0-75: 5.00+ 76-79: 3.75+ 80-UP: 2.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	11.00 to 23.00		6.25	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	15.00 to 27.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	52	20,000	FPA	11.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	52	75,000	FPA	15.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.05	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.05	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.05	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.05	10% / 10%	5 yrs		0-75: 4.25+ 76-79: 3.19+ 80-UP: 2.13+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.50	3.00	0% / 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.50	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	17.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	20.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included	40-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
Oceanview Life and Annuity   AM Best: A   Last Rate Change 2/10/2025												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			10.00	9.25	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			10.00	9.25	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			10.00	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			10.00	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.75	3.75	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.75	3.75	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			7.75	3.75	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			7.75	3.75	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
Oxford Life Insurance Company   AM Best: A   Last Rate Change 2/1/2025												
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.45	4.85	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			8.70	4.60	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			8.95	4.60	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00		8.75	4.45	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			7.35	4.30	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		8.15	4.05	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Protective Life   AM Best: A+   Last Rate Change 2/25/2025												
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.40	3.65	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.15	3.55	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.35	3.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.30	3.50	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>High Band</i>	A+	85	100,000	FPA			6.10	3.45	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Mid Band</i>	A+	85	50,000	FPA			4.60	3.40	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.20	3.00	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.45	2.95	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Low Band</i>	A+	85	10,000	FPA			3.90	2.85	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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i>	A+	79	100,000	1 Year or Less			3.25	2.80	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			6.00	2.80	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	2.65	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	2.65	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life And Annuity (NY)   AM Best: A+   Last Rate Change 2/25/2025												
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.65	3.10	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.55	3.05	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.50	3.00	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.65	2.90	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.45	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.20	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.50	2.85	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.45	2.80	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Pruco Life Insurance Company (Prudential)   AM Best: A+   Last Rate Change 2/1/2025												
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			7.75	3.00	0% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			7.50	3.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath <sup>SM</sup> Income MVA	A+	85	25,000	Single			5.50	3.00	10% / 10%	10 yrs	Included	0-75: 6.50+ 76-UP: 4.50+
Revol One Financial   AM Best: B++   Last Rate Change 2/3/2025   Next Change 3/3/2025												
REVOL ONE FINANCIAL Enduris 10 MVA	B++	80	10,000	Single			0.00 10.00 10.00	+0.25 4.25 4.50	0% / 10%	10 yrs		18-75: 7.50+ 76-80: 5.25+
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	25,000 QL 50,000 NQ	Single			+0.25 9.00 ↑ 9.25	+0.25 4.25 4.50	0% / 10%	6 yrs		0-UP: 5.00+
REVOL ONE FINANCIAL Enduris 10 Bonus MVA	B++	80	10,000	Single	16.00		0.00 7.00 7.00	0.00 3.00 3.00	0% / 10%	10 yrs		18-75: 7.50 76-80: 5.25
Securian Financial   AM Best: A+   Last Rate Change 2/15/2025												
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i>	A+	85	500,000	Single			10.95	4.70	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single			10.70	4.60	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.75	4.60	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.50	4.50	10% / 10%	5 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single			10.55	4.50	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single			10.30	4.40	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i>	A+	75	100,000	Single			8.50	4.00	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i>	A+	75	20,000	Single			8.10	3.80	10% / 10%	7 yrs		
Sentinel Security Life Insurance Company   AM Best: B++   Last Rate Change 1/1/2025												
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95	5.95	3.95	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	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. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		86-90: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA	B++	90	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-86: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-85: 1.60+
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			5.95	3.00	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+



# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 5 Annuity Growth Benefit MVA	B++	85	5,000	Single			5.95	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 <sup>SM</sup> 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+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier <sup>SM</sup> 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 <sup>SM</sup> 7 Annuity Growth Benefit MVA	B++	85	5,000	Single			5.95	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 <sup>SM</sup> 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+
SILAC   AM Best: B   Last Rate Change 1/6/2025												
SILAC Denali 14 MVA	B	80	10,000	1 Year or Less	3.00 High		10.00	5.00	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	3.00 High		9.75	4.75	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SILAC Denali 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	3.00 High		9.00	4.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
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	4.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 4.50+
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	4.25	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	3.00 High		8.75	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
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		7.25	4.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		7.25	4.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.50	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	4.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SILAC Teton 5 State Variation MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali 10 (AK, CA, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	3.00 High		7.50	3.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.25	3.75	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.75	3.75	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		6.50	3.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		6.50	3.50	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.50	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.25	3.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		6.50	3.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.25	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 10 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	6.50 to 11.00		5.50	3.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SILAC Denali Bonus 7 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		5.25	3.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		5.75	3.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		6.25	3.00	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	6.50 to 14.00		6.50	3.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	13.00 to 18.00		6.00	2.75	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC Teton Bonus 5 State Variation MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		5.75	2.75	0% / 5%	5 yrs		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	6.50 to 14.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.25	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.75	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.00	2.25	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.25	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA Bonus 7 (CO, DE, IN, MA, MO, MD, NV SC, TX) MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 10 (AK, ID, MN, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			4.75	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			4.25	2.00	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.00	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			5.00	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			4.00	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			3.75	1.75	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			3.25	1.75	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
Symetra Life Insurance Company   AM Best: A   Last Rate Change 2/14/2025												
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.65	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.65	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.50	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.50	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			10.50	3.85	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single			6.50	3.80	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single			6.25	3.65	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
The Standard   AM Best: A   Last Rate Change 2/12/2025												
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.25	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.50	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.50	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			8.75	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			8.75	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+

# 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	Base Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders	Commission
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.00	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			11.50	4.25	0% / 10%	10 yrs		0-UP: 7.00
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			11.50	4.25	0% / 10%	5 yrs		0-80: 5.00 81-85: 2.50 86-90: 1.25 91-93: 1.00
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			12.00	4.25	0% / 10%	7 yrs		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 2/3/2025												
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single			7.00		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single			8.00		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single			7.25		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>High Band</i>	A	85	100,000	Single			8.25		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder <i>Low Band</i>	A	85	25,000	Single			5.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder <i>High Band</i>	A	85	100,000	Single			6.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+