

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Bail Out |
|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|---------------|---------------------|--------------|
| Rate Guaranteed 3-Years | | | | | | | | | | | |
| American Equity Investment Life Insurance Company GuaranteeShield 3 | A- | 85 | 10,000 | 3 yrs | 0% / 10% | 10/01/2020 | 2.40 | 3 yrs | 2.40 | 2.40 | |
| North American Company Guarantee Choice 3 High Band | A+ | 90 | 100,000 | 3 yrs | 0% / Int | 10/20/2020 | 1.85 | 3 yrs | 1.85 | 1.85 | |
| Global Atlantic Financial Group SecureFore 3 High Band | A | 85 | 100,000 | 3 yrs | 10% / 10% | 12/21/2020 | 1.75 | 3 yrs | 1.75 | 1.75 | |
| Global Atlantic Financial Group SecureFore 3 Low Band | A | 85 | 10,000 | 3 yrs | 10% / 10% | 12/21/2020 | 1.50 | 3 yrs | 1.50 | 1.50 | |
| Athene IA Athene Max Rate 3 High Band | A | 85 | 100,000 | 3 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.45 1.30 | 3 yrs | -0.15 1.45 | 1.45 1.30 | 1.45 1.30 |
| Athene IA Athene Max Rate 3 LITE High Band | A | 85 | 100,000 | 3 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.45 1.30 | 3 yrs | -0.15 1.45 | 1.45 1.30 | 1.45 1.30 |
| North American Company Guarantee Choice 3 Low Band | A+ | 90 | 2,000 QL 10,000 NQ | 3 yrs | 0% / Int | 10/20/2020 | 1.40 | 3 yrs | 1.40 | 1.40 | |
| Athene IA Athene Max Rate 3 Low Band | A | 85 | 10,000 | 3 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.30 1.15 | 3 yrs | -0.15 1.30 | 1.30 1.15 | 1.30 1.15 |
| Athene IA Athene Max Rate 3 LITE Low Band | A | 85 | 10,000 | 3 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.30 1.15 | 3 yrs | -0.15 1.30 | 1.30 1.15 | 1.30 1.15 |
| Principal Financial Group Principal Preferred Series Annuity 3 High Band | A+ | 90 | 100,000 | 3 yrs | 15% / 15% | 01/01/2021 | 1.25 | 3 yrs | 1.25 | 1.25 | |
| Principal Financial Group Principal Preferred Series Annuity 3 Mid Band | A+ | 90 | 50,000 | 3 yrs | 15% / 15% | 01/01/2021 | 1.10 | 3 yrs | 1.10 | 1.10 | |
| Principal Financial Group Principal Select Series 3 High Band | A+ | 85 | 100,000 | 3 yrs | 10% / 10% | 01/11/2021 | 1.10 | 3 yrs | 1.10 | 1.10 | |
| Principal Financial Group Principal Select Series 3 Low Band | A+ | 85 | 10,000 | 3 yrs | 10% / 10% | 01/11/2021 | 0.90 | 3 yrs | 0.90 | 0.90 | |
| Principal Financial Group Principal Preferred Series Annuity 3 Low Band | A+ | 90 | 5,000 | 3 yrs | 15% / 15% | 01/01/2021 | 0.85 | 3 yrs | 0.85 | 0.85 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Bail Out |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------|
| Principal Financial Group Principal Preferred Series Annuity 3 ROP <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 15% / 15% | 01/01/2021 | 0.85 | 3 yrs | 0.85 | 0.85 | |
| Principal Financial Group Principal Preferred Series Annuity 3 ROP <i>Mid Band</i> | A+ | 90 | 50,000 | 3 yrs | 15% / 15% | 01/01/2021 | 0.70 | 3 yrs | 0.70 | 0.70 | |
| Principal Financial Group Principal Preferred Series Annuity 3 ROP <i>Low Band</i> | A+ | 90 | 5,000 | 3 yrs | 15% / 15% | 01/01/2021 | 0.40 | 3 yrs | 0.40 | 0.40 | |
| Rate Guaranteed 4-Years | | | | | | | | | | | |
| American General Life Insurance Company American Pathway VisionMYG 4 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.75 | 4 yrs | 1.75 | 1.75 | |
| American General Life Insurance Company American Pathway VisionMYG 4 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.45 | 4 yrs | 1.45 | 1.45 | |
| Principal Financial Group Principal Preferred Series Annuity 4 <i>High Band</i> | A+ | 90 | 100,000 | 4 yrs | 15% / 15% | 01/01/2021 | 1.30 | 4 yrs | 1.30 | 1.30 | |
| Principal Financial Group Principal Select Series 4 <i>High Band</i> | A+ | 85 | 100,000 | 4 yrs | 10% / 10% | 01/11/2021 | 1.30 | 4 yrs | 1.30 | 1.30 | |
| Principal Financial Group Principal Preferred Series Annuity 4 <i>Mid Band</i> | A+ | 90 | 50,000 | 4 yrs | 15% / 15% | 01/01/2021 | 1.20 | 4 yrs | 1.20 | 1.20 | |
| Principal Financial Group Principal Select Series 4 <i>Low Band</i> | A+ | 85 | 5,000 | 4 yrs | 10% / 10% | 01/11/2021 | 1.05 | 4 yrs | 1.05 | 1.05 | |
| Principal Financial Group Principal Preferred Series Annuity 4 <i>Low Band</i> | A+ | 90 | 5,000 | 4 yrs | 15% / 15% | 01/01/2021 | 0.95 | 4 yrs | 0.95 | 0.95 | |
| Principal Financial Group Principal Preferred Series Annuity 4 ROP <i>High Band</i> | A+ | 90 | 100,000 | 4 yrs | 15% / 15% | 01/01/2021 | 0.95 | 4 yrs | 0.95 | 0.95 | |
| Principal Financial Group Principal Preferred Series Annuity 4 ROP <i>Mid Band</i> | A+ | 90 | 50,000 | 4 yrs | 15% / 15% | 01/01/2021 | 0.80 | 4 yrs | 0.80 | 0.80 | |
| Principal Financial Group Principal Preferred Series Annuity 4 ROP <i>Low Band</i> | A+ | 90 | 5,000 | 4 yrs | 15% / 15% | 01/01/2021 | 0.55 | 4 yrs | 0.55 | 0.55 | |
| Rate Guaranteed 5-Years | | | | | | | | | | | |
| American Equity Investment Life Insurance Company GuaranteeShield 5 | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 10/01/2020 | 2.65 | 5 yrs | 2.65 | 2.65 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Bail Out |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|---------------|---------------------|--------------|
| Americo Platinum Assure 5 | A | 90 | 10,000 | 5 yrs | 10% / 10% | 12/07/2020 | 2.50 | 5 yrs | 2.50 | 2.50 | |
| American National Insurance Company Palladium MYG Annuity 5 High Band | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.25 | 5 yrs | 2.25 | 2.25 | |
| Global Atlantic Financial Group SecureFore 5 High Band | A | 85 | 100,000 | 5 yrs | 10% / 10% | 12/21/2020 | 2.25 | 5 yrs | 2.25 | 2.25 | |
| American National Insurance Company Palladium MYG Annuity 5 Mid Band | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.10 | 5 yrs | 2.10 | 2.10 | |
| Athene IA Athene Max Rate 5 High Band | A | 83 | 100,000 | 5 yrs | Int / Int | 11/07/2020 01/16/2021 | 2.05 1.90 | 5 yrs | -0.15 2.05 | 1.90 1.90 | 2.05 1.90 |
| Athene IA Athene Max Rate 5 LITE High Band | A | 83 | 100,000 | 5 yrs | Int / Int | 11/07/2020 01/16/2021 | 2.00 1.85 | 5 yrs | -0.15 2.00 | 1.85 1.85 | 2.00 1.85 |
| American National Insurance Company Palladium MYG Annuity 5 Low Band | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.00 | 5 yrs | 2.00 | 2.00 | |
| Global Atlantic Financial Group SecureFore 5 Low Band | A | 85 | 10,000 | 5 yrs | 10% / 10% | 12/21/2020 | 2.00 | 5 yrs | 2.00 | 2.00 | |
| American General Life Insurance Company American Pathway VisionMYG 5 High Band | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.90 | 5 yrs | 1.90 | 1.90 | |
| Athene IA Athene Max Rate 5 Low Band | A | 83 | 10,000 | 5 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.90 1.75 | 5 yrs | -0.15 1.90 | 1.75 1.75 | 1.90 1.75 |
| Athene IA Athene Max Rate 5 LITE Low Band | A | 83 | 10,000 | 5 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.85 1.70 | 5 yrs | -0.15 1.85 | 1.70 1.70 | 1.85 1.70 |
| Mutual of Omaha Ultra Premier 5 | A+ | 89 | 25,000 | 5 yrs | 10% / 10% | 01/01/2021 | 1.85 | 5 yrs | 1.85 | 1.85 | |
| American Equity Investment Life Insurance Company Guarantee 5 (ICC13 MYGA) | A- | 85 | 10,000 | 5 yrs | Int / Int | 01/01/2020 | 1.80 | 5 yrs | 1.80 | 1.80 | |
| North American Company Guarantee Choice 5 High Band | A+ | 90 | 100,000 | 5 yrs | Int / Int | 10/20/2020 | 1.75 | 5 yrs | 1.75 | 1.75 | |
| American General Life Insurance Company American Pathway VisionMYG 5 Low Band | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.60 | 5 yrs | 1.60 | 1.60 | |

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|--|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------|---------------------|----------|
| North American Company Guarantee Choice 5 <i>Low Band</i> | A+ | 90 | 2,000 QL 10,000 NQ | 5 yrs | Int / Int | 10/20/2020 | 1.45 | 5 yrs | 1.45 | 1.45 | |
| Principal Financial Group Principal Preferred Series Annuity 5 <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 15% / 15% | 01/01/2021 | 1.45 | 5 yrs | 1.45 | 1.45 | |
| Principal Financial Group Principal Preferred Series Annuity 5 <i>Mid Band</i> | A+ | 90 | 50,000 | 5 yrs | 15% / 15% | 01/01/2021 | 1.35 | 5 yrs | 1.35 | 1.35 | |
| Principal Financial Group Principal Preferred Series Annuity 5 ROP <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 15% / 15% | 01/01/2021 | 1.15 | 5 yrs | 1.15 | 1.15 | |
| Mutual of Omaha Ultra - Secure Plus 5 <i>High Band</i> | A+ | 89 | 50,000 | 5 yrs | 10% / 10% | 01/01/2021 | 1.15 | 5 yrs | 1.15 | 1.15 | |
| Principal Financial Group Principal Preferred Series Annuity 5 <i>Low Band</i> | A+ | 90 | 5,000 | 5 yrs | 15% / 15% | 01/01/2021 | 1.10 | 5 yrs | 1.10 | 1.10 | |
| Lincoln Financial Group Lincoln MYGuarantee Plus 5 <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.05 1.05 | 5 yrs | 0.00 1.05 | 1.05 1.05 | |
| Principal Financial Group Principal Preferred Series Annuity 5 ROP <i>Mid Band</i> | A+ | 90 | 50,000 | 5 yrs | 15% / 15% | 01/01/2021 | 1.05 | 5 yrs | 1.05 | 1.05 | |
| Lincoln Financial Group Lincoln MYGuarantee Plus 5 <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.00 1.00 | 5 yrs | 0.00 1.00 | 1.00 1.00 | |
| Mutual of Omaha Ultra - Secure Plus 5 <i>Low Band</i> | A+ | 89 | 5,000 | 5 yrs | 10% / 10% | 01/01/2021 | 1.00 | 5 yrs | 1.00 | 1.00 | |
| Principal Financial Group Principal Preferred Series Annuity 5 ROP <i>Low Band</i> | A+ | 90 | 5,000 | 5 yrs | 15% / 15% | 01/01/2021 | 0.80 | 5 yrs | 0.80 | 0.80 | |
| Rate Guaranteed 6-Years | | | | | | | | | | | |
| American National Insurance Company Palladium MYG Annuity 6 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.45 | 6 yrs | 2.45 | 2.45 | |
| American National Insurance Company Palladium MYG Annuity 6 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.30 | 6 yrs | 2.30 | 2.30 | |
| American National Insurance Company Palladium MYG Annuity 6 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.20 | 6 yrs | 2.20 | 2.20 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Bail Out |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------|
| American General Life Insurance Company American Pathway VisionMYG 6 High Band | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.90 | 6 yrs | 1.90 | 1.90 | |
| American Equity Investment Life Insurance Company Guarantee 6 (ICC13 MYGA) | A- | 85 | 10,000 | 6 yrs | Int / Int | 01/01/2020 | 1.85 | 6 yrs | 1.85 | 1.85 | |
| American General Life Insurance Company American Pathway VisionMYG 6 Low Band | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.60 | 6 yrs | 1.60 | 1.60 | |
| Principal Financial Group Principal Select Series 6 High Band | A+ | 85 | 100,000 | 6 yrs | 10% / 10% | 01/11/2021 | 1.50 | 6 yrs | 1.50 | 1.50 | |
| Principal Financial Group Principal Preferred Series Annuity 6 High Band | A+ | 90 | 100,000 | 6 yrs | 15% / 15% | 01/01/2021 | 1.45 | 6 yrs | 1.45 | 1.45 | |
| Principal Financial Group Principal Preferred Series Annuity 6 Mid Band | A+ | 90 | 50,000 | 6 yrs | 15% / 15% | 01/01/2021 | 1.35 | 6 yrs | 1.35 | 1.35 | |
| Principal Financial Group Principal Preferred Series Annuity 6 ROP High Band | A+ | 90 | 100,000 | 6 yrs | 15% / 15% | 01/01/2021 | 1.25 | 6 yrs | 1.25 | 1.25 | |
| Principal Financial Group Principal Select Series 6 Low Band | A+ | 85 | 5,000 | 6 yrs | 10% / 10% | 01/11/2021 | 1.25 | 6 yrs | 1.25 | 1.25 | |
| Principal Financial Group Principal Preferred Series Annuity 6 Low Band | A+ | 90 | 5,000 | 6 yrs | 15% / 15% | 01/01/2021 | 1.10 | 6 yrs | 1.10 | 1.10 | |
| Principal Financial Group Principal Preferred Series Annuity 6 ROP Mid Band | A+ | 90 | 50,000 | 6 yrs | 15% / 15% | 01/01/2021 | 1.10 | 6 yrs | 1.10 | 1.10 | |
| Principal Financial Group Principal Preferred Series Annuity 6 ROP Low Band | A+ | 90 | 5,000 | 6 yrs | 15% / 15% | 01/01/2021 | 0.80 | 6 yrs | 0.80 | 0.80 | |
| Rate Guaranteed 7-Years | | | | | | | | | | | |
| American National Insurance Company Palladium MYG Annuity 7 High Band | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.45 | 7 yrs | 2.45 | 2.45 | |
| American National Insurance Company Palladium MYG Annuity 7 Mid Band | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.30 | 7 yrs | 2.30 | 2.30 | |
| North American Company Guarantee Choice 7 High Band | A+ | 90 | 100,000 | 7 yrs | 0% / Int | 10/20/2020 | 2.20 | 7 yrs | 2.20 | 2.20 | |

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|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|----------|
| American National Insurance Company Palladium MYG Annuity 7 Low Band | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.20 | 7 yrs | 2.20 | 2.20 | |
| Athene IA Athene Max Rate 7 High Band | A | 83 | 100,000 | 7 yrs | Int / Int | 11/07/2020 01/16/2021 | 2.15 2.00 | 7 yrs | -0.15 2.15 2.00 | 2.15 2.00 | |
| Mutual of Omaha Ultra Premier 7 | A+ | 89 | 25,000 | 7 yrs | 10% / 10% | 01/01/2021 | 2.15 | 7 yrs | 2.15 | 2.15 | |
| Athene IA Athene Max Rate 7 LITE High Band | A | 83 | 100,000 | 7 yrs | Int / Int | 11/07/2020 01/16/2021 | 2.10 1.95 | 7 yrs | -0.15 2.10 1.95 | 2.10 1.95 | |
| Athene IA Athene Max Rate 7 Low Band | A | 83 | 10,000 | 7 yrs | Int / Int | 11/07/2020 01/16/2021 | 2.00 1.85 | 7 yrs | -0.15 2.00 1.85 | 2.00 1.85 | |
| Athene IA Athene Max Rate 7 LITE Low Band | A | 83 | 10,000 | 7 yrs | Int / Int | 11/07/2020 01/16/2021 | 1.95 1.80 | 7 yrs | -0.15 1.95 1.80 | 1.95 1.80 | |
| American General Life Insurance Company American Pathway VisionMYG 7 High Band | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.90 | 7 yrs | 1.90 | 1.90 | |
| American Equity Investment Life Insurance Company Guarantee 7 (ICC13 MYGA) | A- | 85 | 10,000 | 7 yrs | Int / Int | 01/01/2020 | 1.90 | 7 yrs | 1.90 | 1.90 | |
| North American Company Guarantee Choice 7 Low Band | A+ | 90 | 2,000 QL 10,000 NQ | 7 yrs | 0% / Int | 10/20/2020 | 1.80 | 7 yrs | 1.80 | 1.80 | |
| American General Life Insurance Company American Pathway VisionMYG 7 Low Band | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.60 | 7 yrs | 1.60 | 1.60 | |
| Mutual of Omaha Ultra - Secure Plus 7 High Band | A+ | 89 | 50,000 | 7 yrs | 10% / 10% | 01/01/2021 | 1.60 | 7 yrs | 1.60 | 1.60 | |
| Protective Life Secure Saver 7 High Band | A+ | 85 | 75,000 | 7 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.55 1.55 | 7 yrs | 0.00 1.55 1.55 | 1.55 1.55 | |
| Protective Life Secure Saver 5 High Band | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.50 1.50 | 7 yrs | 0.00 1.50 1.50 | 1.50 1.50 | |
| Principal Financial Group Principal Preferred Series Annuity 7 High Band | A+ | 90 | 100,000 | 7 yrs | 15% / 15% | 01/01/2021 | 1.45 | 7 yrs | 1.45 | 1.45 | |
| Protective Life Secure Saver 7 Mid Band | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.45 1.45 | 7 yrs | 0.00 1.45 1.45 | 1.45 1.45 | |

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|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------|---------------------|----------|
| Mutual of Omaha Ultra - Secure Plus 7 Low Band | A+ | 89 | 5,000 | 7 yrs | 10% / 10% | 01/01/2021 | 1.45 | 7 yrs | 1.45 | 1.45 | |
| Protective Life Secure Saver 5 Mid Band | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.40 1.40 | 7 yrs | 0.00 1.40 | 1.40 1.40 | |
| Principal Financial Group Principal Preferred Series Annuity 7 Mid Band | A+ | 90 | 50,000 | 7 yrs | 15% / 15% | 01/01/2021 | 1.35 | 7 yrs | 1.35 | 1.35 | |
| Principal Financial Group Principal Preferred Series Annuity 7 ROP High Band | A+ | 90 | 100,000 | 7 yrs | 15% / 15% | 01/01/2021 | 1.25 | 7 yrs | 1.25 | 1.25 | |
| Lincoln Financial Group Lincoln MYGuarantee Plus 7 High Band | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.15 1.15 | 7 yrs | 0.00 1.15 | 1.15 1.15 | |
| Lincoln Financial Group Lincoln MYGuarantee Plus 7 Low Band | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.10 1.10 | 7 yrs | 0.00 1.10 | 1.10 1.10 | |
| Principal Financial Group Principal Preferred Series Annuity 7 Low Band | A+ | 90 | 5,000 | 7 yrs | 15% / 15% | 01/01/2021 | 1.10 | 7 yrs | 1.10 | 1.10 | |
| Principal Financial Group Principal Preferred Series Annuity 7 ROP Mid Band | A+ | 90 | 50,000 | 7 yrs | 15% / 15% | 01/01/2021 | 1.10 | 7 yrs | 1.10 | 1.10 | |
| Protective Life Secure Saver 7 Low Band | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.05 1.05 | 7 yrs | 0.00 1.05 | 1.05 1.05 | |
| Protective Life Secure Saver 5 Low Band | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 01/05/2021 01/12/2021 | 1.00 1.00 | 7 yrs | 0.00 1.00 | 1.00 1.00 | |
| Principal Financial Group Principal Preferred Series Annuity 7 ROP Low Band | A+ | 90 | 5,000 | 7 yrs | 15% / 15% | 01/01/2021 | 0.80 | 7 yrs | 0.80 | 0.80 | |
| Rate Guaranteed 8-Years | | | | | | | | | | | |
| American National Insurance Company Palladium MYG Annuity 8 High Band | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.45 | 8 yrs | 2.45 | 2.45 | |
| American National Insurance Company Palladium MYG Annuity 8 Mid Band | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.30 | 8 yrs | 2.30 | 2.30 | |
| American National Insurance Company Palladium MYG Annuity 8 Low Band | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.20 | 8 yrs | 2.20 | 2.20 | |

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|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------|---------------------|----------|
| Rate Guaranteed 9-Years | | | | | | | | | | | |
| American National Insurance Company Palladium MYG Annuity 9 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.55 | 9 yrs | 2.55 | 2.55 | |
| American National Insurance Company Palladium MYG Annuity 9 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.40 | 9 yrs | 2.40 | 2.40 | |
| American National Insurance Company Palladium MYG Annuity 9 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.30 | 9 yrs | 2.30 | 2.30 | |
| Principal Financial Group Principal Select Series 9 <i>High Band</i> | A+ | 85 | 100,000 | 9 yrs | 10% / 10% | 01/11/2021 | 1.55 | 9 yrs | 1.55 | 1.55 | |
| Principal Financial Group Principal Select Series 9 <i>Low Band</i> | A+ | 85 | 5,000 | 9 yrs | 10% / 10% | 01/11/2021 | 1.30 | 9 yrs | 1.30 | 1.30 | |
| Rate Guaranteed 10-Years | | | | | | | | | | | |
| American National Insurance Company Palladium MYG Annuity 10 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.55 | 10 yrs | 2.55 | 2.55 | |
| American National Insurance Company Palladium MYG Annuity 10 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.40 | 10 yrs | 2.40 | 2.40 | |
| American National Insurance Company Palladium MYG Annuity 10 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 01/01/2021 | 2.30 | 10 yrs | 2.30 | 2.30 | |
| North American Company Guarantee Choice 10 <i>High Band</i> | A+ | 90 | 100,000 | 10 yrs | 0% / Int | 10/20/2020 | 1.95 | 10 yrs | 1.95 | 1.95 | |
| American General Life Insurance Company American Pathway VisionMYG 10 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.90 | 10 yrs | 1.90 | 1.90 | |
| American General Life Insurance Company American Pathway VisionMYG 10 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/19/2020 | 1.60 | 10 yrs | 1.60 | 1.60 | |
| North American Company Guarantee Choice 10 <i>Low Band</i> | A+ | 90 | 2,000 QL 10,000 NQ | 10 yrs | 0% / Int | 10/20/2020 | 1.55 | 10 yrs | 1.55 | 1.55 | |
| Lincoln Financial Group Lincoln MYGuarantee Plus 10 <i>High Band</i> | A+ | 85 | 100,000 | 10 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.25 1.25 | 10 yrs | 0.00 1.25 | 1.25 1.25 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Bail Out |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-------------------|---------------------|----------|
| Lincoln Financial Group Lincoln MYGuarantee Plus 10 <i>Low Band</i> | A+ | 85 | 10,000 | 10 yrs | 10% / 10% | 12/15/2020 01/15/2021 | 1.20 1.20 | 10 yrs | 0.00 1.20 1.20 | 1.20 1.20 | |
| American General Life Insurance Company Assured Edge Income Achiever | A | 80 | 25,000 | 10 yrs | 10% / 10% | 06/04/2020 | 1.00 | 10 yrs | 1.00 | 1.00 | |

| Carrier / Product Name | AM Best | Max Issue Age | SC Years | Min Premium | Free Withdrawal Yr 1 Yr 2+ | Last Change | Years Rate GTD | Base Rate | Bonus Rate | Premium Bonus | CUR Yield Surrender | GTD Yield Surrender |
|---|---------|---------------|----------|----------------------|------------------------------|-------------|----------------|-----------|------------|---------------|---------------------|---------------------|
| 10-Year Surrender Period | | | | | | | | | | | | |
| American National Insurance Company Century Plus <i>High Band</i> | A | 80 | 10 yrs | 100,000 | 10% / 10% | 01/01/2021 | 1 yr | 1.80 | 5.00 | | 2.29 | 1.57 |
| American National Insurance Company Century Plus <i>Low Band</i> | A | 80 | 10 yrs | 5,000 | 10% / 10% | 01/01/2021 | 1 yr | 1.70 | 5.00 | | 2.19 | 1.56 |
| National Western Life NWL Protector One | A | 85 | 10 yrs | 5,000 | 10% / 10% | 10/01/2020 | 1 yr | 1.75 | 1.00 | | 1.85 | 1.62 |
| 9-Year Surrender Period | | | | | | | | | | | | |
| Global Atlantic Financial Group ForeCare Fixed Annuity with LTC Rider <i>High Band</i> | A | 80 NQ | 9 yrs | 200,000 | 10% / 10% | 10/19/2020 | 1 yr | 2.00 | 0.00 | | 2.00 | 1.11 |
| Global Atlantic Financial Group ForeCare Fixed Annuity with LTC Rider <i>Low Band</i> | A | 80 NQ | 9 yrs | 35,000 | NQ 10% / 10% | 10/19/2020 | 1 yr | 1.75 | 0.00 | | 1.75 | 1.08 |
| 8-Year Surrender Period | | | | | | | | | | | | |
| Mutual of Omaha Bonus Flexible <i>High Band</i> | A+ | 89 | 8 yrs | 50,000 | 10% / 10% | 01/01/2021 | 1 yr | 1.15 | 1.00 | | 1.27 | 0.31 |
| Mutual of Omaha Bonus Flexible <i>Low Band</i> | A+ | 89 | 8 yrs | 5,000 | 10% / 10% | 01/01/2021 | 1 yr | 1.00 | 1.00 | | 1.12 | 0.29 |
| 7-Year Surrender Period | | | | | | | | | | | | |
| American National Insurance Company Wealth Quest Citadel 7 Diamond <i>High Band</i> | A | 85 | 7 yrs | 100,000 | 10% / 10% | 01/01/2021 | 2 yrs | 1.95 | 2.00 | | 2.23 | 1.55 |
| American National Insurance Company Wealth Quest Citadel 7 Diamond <i>Low Band</i> | A | 85 | 7 yrs | 2,000 QL 5,000 NQ | 10% / 10% | 01/01/2021 | 2 yrs | 1.85 | 2.00 | | 2.13 | 1.52 |
| 5-Year Surrender Period | | | | | | | | | | | | |
| American National Insurance Company Wealth Quest Citadel 5 Diamond <i>High Band</i> | A | 85 | 5 yrs | 100,000 | 10% / 10% | 01/01/2021 | 2 yrs | 1.70 | 1.00 | | 1.90 | 1.54 |
| American National Insurance Company Wealth Quest Citadel 5 Diamond <i>Low Band</i> | A | 85 | 5 yrs | 5,000 | 10% / 10% | 01/01/2021 | 2 yrs | 1.60 | 1.00 | | 1.80 | 1.50 |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|--|---------|---------------|----------------------|--------------|-------------------|-----------------------|------------|------------------------------|----------|-------------|
| 16-Year Surrender Period | | | | | | | | | | | |
| American Equity Investment Life Insurance Company | Bonus Gold (Index 1-07) | A- | 80 | 5,000 | FPA | 10.00 | | 1.30 | Int / 10% | 16 yrs | Optional |
| 15-Year Surrender Period | | | | | | | | | | | |
| National Western Life | NWL Ultra Future | A | 85 | 2,000 QL 5,000 NQ | FPA | 7.75 to 9.00 | | 1.65 | 0% / 10% | 15 yrs | Optional |
| Athene IA | Athene Performance Elite® 15 *FEE* | A | 73 | 10,000 | Single | 9.00 | 4.00 | 1.50 | 0% / 5% | 15 yrs | |
| Athene IA | Athene Performance Elite® 15 Plus *FEE* | A | 73 | 10,000 | Single | 14.00 to 15.00 | 4.00 | 1.50 | 10% / 10% | 15 yrs | |
| 14-Year Surrender Period | | | | | | | | | | | |
| North American Company | Charter Plus 14 | A+ | 75 | 75,000 | FPA | 8.00 | 2.50 | 1.10 | 0% / 10% | 14 yrs | |
| 13-Year Surrender Period | | | | | | | | | | | |
| National Western Life | NWL Ultra Classic | A | 85 | 2,000 QL 5,000 NQ | FPA | | | 2.50 | 0% / 10% | 13 yrs | Optional |
| 10-Year Surrender Period | | | | | | | | | | | |
| American Equity Investment Life Insurance Company | AssetShield 10 | A- | 80 | 5,000 | FPA | | 3.50 | 2.00 | Int / 10% | 10 yrs | |
| American Equity Investment Life Insurance Company | Destinations 10 | A- | 80 | 5,000 | FPA | | | 1.90 | Int / 10% | 10 yrs | |
| Global Atlantic Financial Group | Choice Income II 10 with Income Multiplier Benefit | A | 85 | 25,000 | Single | | 3.30 | 1.80 | 10% / 10% | 10 yrs | Optional |
| National Western Life | NWL IMPACT 10 | A | 85 | 2,000 QL 5,000 NQ | FPA | 7.00 | | 1.65 | 0% / 10% | 10 yrs | Optional |
| Global Atlantic Financial Group | Choice Income II 10 with Guaranteed Income Builder | A | 85 | 25,000 | Single | | 3.00 | 1.60 | 10% / 10% | 10 yrs | Optional |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|---|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| American General Life Insurance Company | Power 10 Protector <i>Low Band</i> | A | 75 | 25,000 | Single | | 3.30 | 1.55 | 0% / 10% | 10 yrs | |
| American General Life Insurance Company | Power 10 Protector <i>High Band</i> | A | 75 | 100,000 | Single | | 4.50 | 1.55 | 0% / 10% | 10 yrs | |
| North American Company | BenefitSolutions 10 | A+ | 79 | 20,000 | Single | | 4.00 | 1.50 | 0% / 5% | 10 yrs | Included |
| Global Atlantic Financial Group | Income 150+ SE <i>High Band</i> | A | 85 | 100,000 | Single | | 2.50 | 1.50 | 10% / 10% | 10 yrs | Optional |
| North American Company | NAC VersaChoice 10 <i>High Band</i> | A+ | 79 | 75,000 | 1 Year or Less | | | 1.50 | 10% / 10% | 10 yrs | |
| North American Company | NAC VersaChoice 10 (ELB) <i>High Band</i> | A+ | 79 | 75,000 | 1 Year or Less | | | 1.50 | 0% / 20% | 10 yrs | |
| Athene IA | Athene Performance Elite 10 Plus sm *FEE* | A | 78 | 10,000 | Single | 7.00 to 10.00 | 3.50 | 1.40 | 10% / 10% | 10 yrs | |
| Athene IA | Athene Performance Elite® 10 *FEE* | A | 78 | 10,000 | Single | 2.00 to 4.00 | 3.50 | 1.40 | 0% / 5% | 10 yrs | |
| Global Atlantic Financial Group | Income 150+ SE <i>Low Band</i> | A | 85 | 10,000 | Single | | 2.25 | 1.25 | 10% / 10% | 10 yrs | Optional |
| Global Atlantic Financial Group | Income 150+ SE <i>Mid Band</i> | A | 85 | 25,000 | Single | | 2.25 | 1.25 | 10% / 10% | 10 yrs | Optional |
| American General Life Insurance Company | Power 10 Protector Plus Income <i>Low Band</i> | A | 75 | 25,000 | Single | | 2.25 | 1.25 | 0% / 10% | 10 yrs | Included |
| American General Life Insurance Company | Power 10 Protector Plus Income <i>High Band</i> | A | 75 | 100,000 | Single | | 3.00 | 1.25 | 0% / 10% | 10 yrs | Included |
| Athene IA | Agility 10 | A | 80 | 10,000 | Single | | 2.75 | 1.20 | 10% / 10% | 10 yrs | Included |
| Protective Life | Protective Guaranteed Income Indexed Annuity <i>High Band</i> | A+ | 79 | 100,000 | 1 Year or Less | | 2.35 | 1.20 | 10% / 10% | 10 yrs | Multiple |
| Global Atlantic Financial Group | Choice Accumulation II 10 <i>High Band</i> | A | 85 | 100,000 | Single | | 2.80 | 1.15 | 10% / 10% | 10 yrs | |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|--|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| North American Company | NAC VersaChoice 10 <i>Low Band</i> | A+ | 79 | 20,000 | 1 Year or Less | | | 1.15 | 10% / 10% | 10 yrs | |
| North American Company | NAC VersaChoice 10 (ELB) <i>Low Band</i> | A+ | 79 | 20,000 | 1 Year or Less | | | 1.15 | 0% / 20% | 10 yrs | |
| American Equity Investment Life Insurance Company | Retirement Gold (Index 02-09) | A- | 78 | 5,000 | FPA | 5.00 to 8.00 | 2.00 | 1.15 | Int / 10% | 10 yrs | Optional |
| American Equity Investment Life Insurance Company | Retirement Gold (INDEX-4-10-FL.3) | A- | 78 | 5,000 | FPA | 8.00 | 2.00 | 1.15 | Int / 10% | 10 yrs | Optional |
| Athene IA | Benefit 10 Pro | A | 78 | 10,000 | Single | 6.00 | 2.50 | 1.10 | 10% / 10% | 10 yrs | Included |
| Athene IA | Benefit 10 Select | A | 78 | 10,000 | Single | 4.00 | 2.50 | 1.10 | 10% / 10% | 10 yrs | Included |
| Global Atlantic Financial Group | Choice Accumulation II 10 <i>Low Band</i> | A | 85 | 25,000 | Single | | 2.30 | 1.10 | 10% / 10% | 10 yrs | |
| American Equity Investment Life Insurance Company | IncomeShield 10 | A- | 80 | 5,000 | FPA | 7.00 | 2.50 | 1.10 | Int / 10% | 10 yrs | |
| Protective Life | Protective Guaranteed Income Indexed Annuity <i>Low Band</i> | A+ | 79 | 25,000 | 1 Year or Less | | 2.05 | 1.05 | 10% / 10% | 10 yrs | Multiple |
| North American Company | Charter Plus 10 | A+ | 79 | 75,000 | FPA | 6.00 | 2.00 | 1.00 | 0% / 10% | 10 yrs | |
| North American Company | IncomeChoice 10 <i>Low Band</i> | A+ | 79 | 20,000 | FPA | | 2.50 | 1.00 | 0% / 5% | 10 yrs | Included |
| North American Company | IncomeChoice 10 <i>High Band</i> | A+ | 79 | 250,000 | FPA | | 2.70 | 1.00 | 0% / 5% | 10 yrs | Included |
| American Equity Investment Life Insurance Company | IncomeShield 10 w/ LIBR | A- | 80 | 5,000 | FPA | 7.00 | 2.25 | 1.00 | Int / 10% | 10 yrs | Included |
| Lincoln Financial Group | Lincoln OptiBlend 10 <i>Low Band</i> | A+ | 80 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 10 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 10 <i>High Band</i> | A+ | 80 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 10 yrs | |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|--|---------|---------------|----------------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Lincoln Financial Group | Lincoln OptiBlend 10 CA <i>Low Band</i> | A+ | 80 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 10 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 10 CA <i>High Band</i> | A+ | 80 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 10 yrs | |
| North American Company | Charter Plus 10 (State Variations) | A+ | 79 | 75,000 | FPA | 6.00 | 2.00 | 0.90 | 0% / 10% | 10 yrs | |
| Athene IA | Ascent Pro 10 Bonus | A | 80 | 10,000 | Single | 3.00 | 2.25 | 0.85 | 10% / 10% | 10 yrs | Optional |
| Athene IA | Ascent Pro 10 Bonus (FL) | A | 80 | 10,000 | Single | 3.00 | 2.25 | 0.85 | 10% / 10% | 10 yrs | Optional |
| Athene IA | Ascent Pro 10 Bonus (State Variations) | A | 80 | 10,000 | Single | 3.00 | 2.25 | 0.85 | 10% / 10% | 10 yrs | Optional |
| 9-Year Surrender Period | | | | | | | | | | | |
| American Equity Investment Life Insurance Company | AssetShield 9 CA | A- | 80 | 5,000 | FPA | | 3.25 | 1.85 | Int / 10% | 9 yrs | |
| American Equity Investment Life Insurance Company | Destinations 9 (CA) | A- | 80 | 5,000 | FPA | | | 1.75 | Int / 10% | 9 yrs | |
| National Western Life | NWL Ultra Future - State Variation | A | 85 | 2,000 QL 5,000 NQ | FPA | 2.00 | | 1.65 | 10% / 10% | 9 yrs | Optional |
| National Western Life | NWL Ultra Value | A | 85 | 2,000 QL 5,000 NQ | FPA | 2.00 | | 1.65 | 10% / 10% | 9 yrs | Optional |
| Americo | Ultimate One Index 9 | A | 85 | 10,000 | Single | | 3.75 | 1.55 | 0% / 10% | 9 yrs | |
| American Equity Investment Life Insurance Company | California IncomeShield 9 | A- | 80 | 5,000 | FPA | 7.00 | 2.50 | 1.10 | Int / 10% | 9 yrs | |
| American Equity Investment Life Insurance Company | California IncomeShield 9 w/ LIBR | A- | 80 | 5,000 | FPA | 7.00 | 2.25 | 1.00 | Int / 10% | 9 yrs | Included |
| Americo | Ultimate One Index 9 Bonus (411) | A | 80 | 10,000 | Single | 5.00 | 1.75 | 1.00 | 0% / 10% | 9 yrs | |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|---|---------|---------------|----------------------|--------------|-----------------|-----------------------|------------|------------------------------|----------|-------------|
| 8-Year Surrender Period | | | | | | | | | | | |
| North American Company | Performance Choice 8 | A+ | 85 | 20,000 | FPA | | 3.00 | 1.40 | 0% / 10% | 8 yrs | |
| Lincoln Financial Group | Lincoln New Directions 8 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 2.00 | 1.00 | 10% / 10% | 8 yrs | |
| Lincoln Financial Group | Lincoln New Directions 8 <i>High Band</i> | A+ | 85 | 100,000 | Single | | 2.25 | 1.00 | 10% / 10% | 8 yrs | |
| 7-Year Surrender Period | | | | | | | | | | | |
| National Western Life | NWL IMPACT 7 | A | 85 | 2,000 QL 5,000 NQ | FPA | 5.00 | 2.00 | 0% / 10% | 7 yrs | Optional | |
| National Western Life | NWL IMPACT 7S | A | 85 | 2,000 QL 5,000 NQ | FPA | 5.00 | 2.00 | 0% / 10% | 7 yrs | Optional | |
| American Equity Investment Life Insurance Company | AssetShield 7 | A- | 85 | 5,000 | FPA | | 3.25 | 1.90 | Int / 10% | 7 yrs | |
| American Equity Investment Life Insurance Company | AssetShield 7 CA | A- | 85 | 5,000 | FPA | | 3.00 | 1.75 | Int / 10% | 7 yrs | |
| Global Atlantic Financial Group | Choice Income II 7 with Income Multiplier Benefit | A | 85 | 25,000 | Single | | 3.25 | 1.75 | 10% / 10% | 7 yrs | Optional |
| American Equity Investment Life Insurance Company | California IncomeShield 7 | A- | 80 | 5,000 | FPA | | 4.50 | 1.70 | Int / 10% | 7 yrs | Included |
| American Equity Investment Life Insurance Company | IncomeShield 7 | A- | 80 | 5,000 | FPA | | 4.50 | 1.70 | Int / 10% | 7 yrs | Included |
| Athene IA | Athene Performance Elite 7 Plus sm *FEE* | A | 83 | 10,000 | Single | 5.00 to 6.00 | 4.00 | 1.50 | 10% / 10% | 7 yrs | |
| Athene IA | Athene Performance Elite® 7 *FEE* | A | 83 | 10,000 | Single | | 4.00 | 1.50 | 10% / 10% | 7 yrs | |
| Global Atlantic Financial Group | Choice Income II 7 with Guaranteed Income Builder | A | 85 | 25,000 | Single | | 2.75 | 1.50 | 10% / 10% | 7 yrs | Optional |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|--|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| American General Life Insurance Company | Power 7 Protector <i>Low Band</i> | A | 85 | 25,000 | Single | | 3.25 | 1.50 | 0% / 10% | 7 yrs | |
| American General Life Insurance Company | Power 7 Protector <i>High Band</i> | A | 85 | 100,000 | Single | | 4.40 | 1.50 | 0% / 10% | 7 yrs | |
| Americo | Ultimate One Index 7 | A | 90 | 10,000 | Single | | 2.65 | 1.45 | 0% / 10% | 7 yrs | |
| American General Life Insurance Company | Power 7 Protector Plus Income <i>Low Band</i> | A | 80 | 25,000 | Single | | 2.20 | 1.25 | 0% / 10% | 7 yrs | Included |
| American General Life Insurance Company | Power 7 Protector Plus Income <i>High Band</i> | A | 80 | 100,000 | Single | | 2.75 | 1.25 | 0% / 10% | 7 yrs | Included |
| Protective Life | Protective Income Builder <i>High Band</i> | A+ | 85 | 100,000 | 1 Year or Less | | 2.25 | 1.15 | 10% / 10% | 7 yrs | Included |
| Protective Life | Protective Income Builder CA <i>High Band</i> | A+ | 85 | 100,000 | 1 Year or Less | | 2.25 | 1.15 | 10% / 10% | 7 yrs | |
| Athene IA | Agility 7 | A | 83 | 10,000 | Single | | 2.50 | 1.10 | 10% / 10% | 7 yrs | Included |
| Global Atlantic Financial Group | Choice Accumulation II 7 <i>High Band</i> | A | 85 | 100,000 | Single | | 2.70 | 1.10 | 10% / 10% | 7 yrs | |
| Global Atlantic Financial Group | Choice Accumulation II 7 <i>Low Band</i> | A | 85 | 25,000 | Single | | 2.20 | 1.05 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 CA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 CA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 7 yrs | |
| Protective Life | Protective Income Builder <i>Low Band</i> | A+ | 85 | 25,000 | 1 Year or Less | | 1.95 | 1.00 | 10% / 10% | 7 yrs | Included |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|---|--|---------|---------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Protective Life | Protective Income Builder CA <i>Low Band</i> | A+ | 85 | 25,000 | 1 Year or Less | | 1.95 | 1.00 | 10% / 10% | 7 yrs | |
| Principal Financial Group | Secure Choice 7 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 2.10 | | 10% / 10% | 7 yrs | |
| Principal Financial Group | Secure Choice 7 <i>High Band</i> | A+ | 85 | 50,000 | Single | | 2.60 | | 10% / 10% | 7 yrs | |
| 6-Year Surrender Period | | | | | | | | | | | |
| Lincoln Financial Group | Lincoln New Directions 6 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 2.00 | 1.00 | 10% / 10% | 6 yrs | |
| Lincoln Financial Group | Lincoln New Directions 6 <i>High Band</i> | A+ | 85 | 100,000 | Single | | 2.25 | 1.00 | 10% / 10% | 6 yrs | |
| Principal Financial Group | Secure Choice 6 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 2.10 | | 10% / 10% | 6 yrs | |
| Principal Financial Group | Secure Choice 6 <i>High Band</i> | A+ | 85 | 50,000 | Single | | 2.60 | | 10% / 10% | 6 yrs | |
| 5-Year Surrender Period | | | | | | | | | | | |
| American Equity Investment Life Insurance Company | AssetShield 5 | A- | 85 | 5,000 | FPA | | 3.00 | 1.75 | Int / 10% | 5 yrs | |
| American Equity Investment Life Insurance Company | AssetShield 5 CA | A- | 85 | 5,000 | FPA | | 2.75 | 1.60 | Int / 10% | 5 yrs | |
| American General Life Insurance Company | Power 5 Protector <i>High Band</i> | A | 85 | 100,000 | Single | | 4.30 | 1.40 | 0% / 10% | 5 yrs | |
| American General Life Insurance Company | Power 5 Protector <i>Low Band</i> | A | 85 | 25,000 | Single | | 3.10 | 1.40 | 0% / 10% | 5 yrs | |
| Global Atlantic Financial Group | Choice Accumulation II 5 <i>High Band</i> | A | 85 | 100,000 | Single | | 2.65 | 1.05 | 10% / 10% | 5 yrs | |
| Global Atlantic Financial Group | Choice Accumulation II 5 <i>Low Band</i> | A | 85 | 25,000 | Single | | 2.15 | 1.00 | 10% / 10% | 5 yrs | |

| Carrier Name | Annuity Name | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Any Annual P-to-P Cap | Fixed Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | GLWB Riders |
|--------------------------------|---|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Lincoln Financial Group | Lincoln OptiBlend 5 <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 CA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 CA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 2.00 | 1.00 | 10% / 10% | 5 yrs | |
| Principal Financial Group | Secure Choice 5 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 2.10 | | 10% / 10% | 5 yrs | |
| Principal Financial Group | Secure Choice 5 <i>High Band</i> | A+ | 85 | 50,000 | Single | | 2.60 | | 10% / 10% | 5 yrs | |
| 4-Year Surrender Period | | | | | | | | | | | |
| Principal Financial Group | Secure Choice 4 <i>Low Band</i> | A+ | 85 | 10,000 | Single | | 1.85 | | 10% / 10% | 4 yrs | |
| Principal Financial Group | Secure Choice 4 <i>High Band</i> | A+ | 85 | 50,000 | Single | | 2.30 | | 10% / 10% | 4 yrs | |

| Carrier / Product Name | AM Best | Issue Age Owner | Issue Age Annuitant | Min Prem QL | Min Prem NQ |
|---|---------|-----------------|---------------------|-------------|-------------|
| American Equity Investment Life Insurance Company AM Best: A- | | | | | |
| American Equity Investment Life Insurance Company SPIA-1 | A- | 90 | 90 | \$10,000 | \$10,000 |
| American General Life Insurance Company AM Best: A | | | | | |
| American General Life Insurance Company American Pathway Immediate Annuity | A | 90 | 90 | \$10,000 | \$10,000 |
| American National Insurance Company AM Best: A | | | | | |
| American National Insurance Company Palladium (SPIA) | A | 90 | 90 | \$3,500 | \$15,000 |
| Global Atlantic Financial Group AM Best: A | | | | | |
| Global Atlantic Financial Group Forecertain | A | 90 | 90 | \$25,000 | \$25,000 |
| Lincoln Financial Group AM Best: A+ | | | | | |
| Lincoln Financial Group Lincoln Insured Income Immediate Annuity | A+ | 95 | 95 | \$10,000 | \$10,000 |
| Mutual of Omaha AM Best: A+ | | | | | |
| Mutual of Omaha Income Access | A+ | 85 | 0 | \$100,000 | \$10,000 |
| Mutual of Omaha Ultra Income | A+ | 85 | 0 | \$100,000 | \$10,000 |
| National Western Life AM Best: A | | | | | |
| National Western Life SPIA | A | 99 | 99 | \$5,000 | \$5,000 |
| North American Company AM Best: A+ | | | | | |
| North American Company NA Income | A+ | 85 | 85 | \$25,000 | \$25,000 |

| Carrier / Product Name | AM Best | Issue Age Owner | Issue Age Annuitant | Min Prem QL | Min Prem NQ |
|---|------------|--------------------|------------------------|----------------|----------------|
| Principal Financial Group AM Best: A+ | | | | | |
| Principal Financial Group Principal Income Annuity | A+ | 95 | 95 | \$10,000 | \$10,000 |
| Protective Life AM Best: A+ | | | | | |
| Protective Life ProPayer Income Annuity | A+ | 99 | 99 | \$50,000 | \$50,000 |