

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	
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 High Band	A	85	100,000	3 yrs	Int / Int	01/16/2021	1.30	3 yrs	1.30	1.30	
Athene IA Athene Max Rate 3 LITE High Band	A	85	100,000	3 yrs	Int / Int	01/16/2021	1.30	3 yrs	1.30	1.30	
Principal Financial Group Principal Preferred Series Annuity 3 High Band	A+	90	100,000	3 yrs	15% / 15%	01/15/2021	1.25	3 yrs	1.25	1.25	
Athene IA Athene Max Rate 3 Low Band	A	85	10,000	3 yrs	Int / Int	01/16/2021	1.15	3 yrs	1.15	1.15	
Athene IA Athene Max Rate 3 LITE Low Band	A	85	10,000	3 yrs	Int / Int	01/16/2021	1.15	3 yrs	1.15	1.15	
Principal Financial Group Principal Preferred Series Annuity 3 Mid Band	A+	90	50,000	3 yrs	15% / 15%	01/15/2021	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%	01/18/2021	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%	01/18/2021	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%	01/15/2021	0.85	3 yrs	0.85	0.85	

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Principal Financial Group Principal Preferred Series Annuity 3 ROP <i>High Band</i>	A+	90	100,000	3 yrs	15% / 15%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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 01/19/2021	1.75 1.75	4 yrs	0.00 1.75	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 01/19/2021	1.45 1.45	4 yrs	0.00 1.45	1.45 1.45	
Principal Financial Group Principal Preferred Series Annuity 4 <i>High Band</i>	A+	90	100,000	4 yrs	15% / 15%	01/15/2021	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%	01/18/2021	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%	01/15/2021	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%	01/18/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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	

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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	
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 01/19/2021	1.90 2.00	5 yrs	+0.10 1.90 2.00	1.90 2.00	1.90 2.00
Athene IA Athene Max Rate 5 High Band	A	83	100,000	5 yrs	Int / Int	01/16/2021	1.90	5 yrs	1.90	1.90	
Athene IA Athene Max Rate 5 LITE High Band	A	83	100,000	5 yrs	Int / Int	01/16/2021	1.85	5 yrs	1.85	1.85	
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	
Athene IA Athene Max Rate 5 Low Band	A	83	10,000	5 yrs	Int / Int	01/16/2021	1.75	5 yrs	1.75	1.75	
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	
Athene IA Athene Max Rate 5 LITE Low Band	A	83	10,000	5 yrs	Int / Int	01/16/2021	1.70	5 yrs	1.70	1.70	
American General Life Insurance Company American Pathway VisionMYG 5 Low Band	A	85	10,000	10 yrs	0% / 15%	10/19/2020 01/19/2021	1.60 1.70	5 yrs	+0.10 1.60 1.70	1.60 1.70	1.60 1.70

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
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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	1.05	5 yrs	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%	01/15/2021	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%	01/15/2021	1.00	5 yrs	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%	01/15/2021	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	

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American General Life Insurance Company American Pathway VisionMYG 6 High Band	A	85	100,000	10 yrs	0% / 15%	10/19/2020 01/19/2021	1.90 2.00	6 yrs	+0.10 1.90 2.00	1.90 2.00	
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 01/19/2021	1.60 1.70	6 yrs	+0.10 1.60 1.70	1.60 1.70	
Principal Financial Group Principal Select Series 6 High Band	A+	85	100,000	6 yrs	10% / 10%	01/18/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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%	01/18/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	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	
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 High Band	A	83	100,000	7 yrs	Int / Int	01/16/2021	2.00	7 yrs	2.00	2.00	
Athene IA Athene Max Rate 7 LITE High Band	A	83	100,000	7 yrs	Int / Int	01/16/2021	1.95	7 yrs	1.95	1.95	
American General Life Insurance Company American Pathway VisionMYG 7 High Band	A	85	100,000	10 yrs	0% / 15%	10/19/2020 01/19/2021	1.90 2.00	7 yrs	+0.10 1.90 2.00	1.90 2.00	1.90 2.00
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	
Athene IA Athene Max Rate 7 Low Band	A	83	10,000	7 yrs	Int / Int	01/16/2021	1.85	7 yrs	1.85	1.85	
Athene IA Athene Max Rate 7 LITE Low Band	A	83	10,000	7 yrs	Int / Int	01/16/2021	1.80	7 yrs	1.80	1.80	
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 01/19/2021	1.60 1.70	7 yrs	+0.10 1.60 1.70	1.60 1.70	1.60 1.70
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%	01/12/2021 01/19/2021	1.55 1.55	7 yrs	0.00 1.55 1.55	1.55 1.55	1.55 1.55
Protective Life Secure Saver 5 High Band	A+	85	75,000	5 yrs	10% / 10%	01/12/2021 01/19/2021	1.50 1.50	7 yrs	0.00 1.50 1.50	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%	01/15/2021	1.45	7 yrs	1.45	1.45	
Protective Life Secure Saver 7 Mid Band	A+	85	25,000	7 yrs	10% / 10%	01/12/2021 01/19/2021	1.45 1.45	7 yrs	0.00 1.45 1.45	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%	01/12/2021 01/19/2021	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%	01/15/2021	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%	01/15/2021	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%	01/15/2021	1.15	7 yrs	1.15	1.15	
Lincoln Financial Group Lincoln MYGuarantee Plus 7 Low Band	A+	85	10,000	7 yrs	10% / 10%	01/15/2021	1.10	7 yrs	1.10	1.10	
Principal Financial Group Principal Preferred Series Annuity 7 Low Band	A+	90	5,000	7 yrs	15% / 15%	01/15/2021	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%	01/15/2021	1.10	7 yrs	1.10	1.10	
Protective Life Secure Saver 7 Low Band	A+	85	10,000	7 yrs	10% / 10%	01/12/2021 01/19/2021	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%	01/12/2021 01/19/2021	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%	01/15/2021	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%	01/18/2021	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%	01/18/2021	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 01/19/2021	1.90 2.00	10 yrs	+0.10 1.90 2.00	1.90 2.00	1.90 2.00
American General Life Insurance Company American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/19/2020 01/19/2021	1.60 1.70	10 yrs	+0.10 1.60 1.70	1.60 1.70	1.60 1.70
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%	01/15/2021	1.25	10 yrs	1.25	1.25	

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Lincoln Financial Group Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	01/15/2021	1.20	10 yrs	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	

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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
Protective Life	Protective Indexed Annuity II 10 <i>Low Band</i>	A+	85	10,000	Single		3.00	1.60	10% / 10%	10 yrs	
Protective Life	Protective Indexed Annuity II 10 <i>High Band</i>	A+	85	100,000	Single		2.85	1.60	10% / 10%	10 yrs	
Protective Life	Protective Indexed Annuity II 10 with ROP <i>High Band</i>	A+	85	100,000	Single		3.00	1.60	10% / 10%	10 yrs	
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	
Protective Life	Protective Indexed Annuity II 10 with ROP <i>Low Band</i>	A+	85	10,000	Single		2.25	1.35	10% / 10%	10 yrs	
Athene IA	Athene Performance Elite 10 Plus sm *FEE*	A	78	10,000	Single	6.00 to 8.00	3.25	1.30	10% / 10%	10 yrs	
Athene IA	Athene Performance Elite® 10 *FEE*	A	78	10,000	Single		3.25	1.30	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

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 Plus Income <i>High Band</i>	A	75	100,000	Single		3.00	1.25	0% / 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	
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	Agility 10	A	80	10,000	Single		2.50	1.10	10% / 10%	10 yrs	Included
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

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	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	
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

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
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	
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

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 Equity Investment Life Insurance Company	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Protective Life	Protective Indexed Annuity II 7 <i>High Band</i>	A+	85	100,000	Single		3.45	1.70	10% / 10%	7 yrs	
Protective Life	Protective Indexed Annuity II 7 with ROP <i>High Band</i>	A+	85	100,000	Single		2.90	1.55	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
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	
Protective Life	Protective Indexed Annuity II 7 <i>Low Band</i>	A+	85	10,000	Single		2.70	1.45	10% / 10%	7 yrs	
Americo	Ultimate One Index 7	A	90	10,000	Single		2.65	1.45	0% / 10%	7 yrs	
Protective Life	Protective Indexed Annuity II 7 with ROP <i>Low Band</i>	A+	85	10,000	Single		2.15	1.35	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite 7 Plus sm *FEE*	A	83	10,000	Single	5.00 to 6.00	3.25	1.30	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 *FEE*	A	83	10,000	Single		3.25	1.30	10% / 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	

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
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	
Athene IA	Agility 7	A	83	10,000	Single		2.25	1.00	10% / 10%	7 yrs	Included
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 <i>CA Low Band</i>	A+	85	10,000	FPA		2.00	1.00	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 <i>CA 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
Protective Life	Protective Income Builder <i>CA 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	

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
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	
Protective Life	Protective Indexed Annuity II 5 <i>High Band</i>	A+	85	100,000	Single		3.35	1.60	10% / 10%	5 yrs	
Protective Life	Protective Indexed Annuity II 5 with ROP <i>High Band</i>	A+	85	100,000	Single		2.80	1.50	10% / 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	
Protective Life	Protective Indexed Annuity II 5 <i>Low Band</i>	A+	85	10,000	Single		2.60	1.35	10% / 10%	5 yrs	
Protective Life	Protective Indexed Annuity II 5 with ROP <i>Low Band</i>	A+	85	10,000	Single		2.05	1.35	10% / 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	
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	

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 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