

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
Rate Guaranteed 2-Years										
AMERICO Platinum Assure 2	A	90	20,000	2 yrs	3% / 3%	10/17/2022	4.10	2 yrs	4.10	4.10
Rate Guaranteed 3-Years										
AMERICO Platinum Assure 3	A	90	20,000	3 yrs	3% / 3%	10/17/2022	4.30	3 yrs	4.30	4.30
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	10/12/2022	4.25	3 yrs	4.25	4.25
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	10/07/2022	4.20	3 yrs	4.20	4.20
ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	10/07/2022	4.20	3 yrs	4.20	4.20
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/07/2022	4.05	3 yrs	4.05	4.05
ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/07/2022	4.05	3 yrs	4.05	4.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	09/28/2022	4.05	3 yrs	4.05	4.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.05	3 yrs	4.05	4.05
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	10/12/2022	4.00	3 yrs	4.00	4.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/17/2022	4.00	3 yrs	4.00	4.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	3.90	3 yrs	3.90	3.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	3.80	3 yrs	3.80	3.80
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	10/12/2022	3.75	3 yrs	3.75	3.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	10/17/2022	3.65	3 yrs	3.65	3.65
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	09/28/2022	3.60	3 yrs	3.60	3.60

MYGA Products

www.fmiAgent.com

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
Rate Guaranteed 4-Years										
AMERICO Platinum Assure 4	A	90	20,000	4 yrs	5% / 5%	10/17/2022	4.75	4 yrs	4.75	4.75
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/17/2022	4.25	4 yrs	4.25	4.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/17/2022	3.00	4 yrs	3.00	3.00
Rate Guaranteed 5-Years										
NATIONAL LIFE GROUP RetireMax Secure 5	A+	85	100,000	5 yrs	0% / 10%	10/14/2022	5.15	5 yrs	5.15	5.15
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	10/07/2022	5.00	5 yrs	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/17/2022	5.00	5 yrs	5.00	5.00
ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	10/07/2022	4.95	5 yrs	4.95	4.95
AMERICO Platinum Assure 5	A	90	20,000	5 yrs	5% / 5%	10/17/2022	4.85	5 yrs	4.85	4.85
AMERICO Platinum Assure 5 CA	A	90	10,000	5 yrs	10% / 10%	10/17/2022	4.85	5 yrs	4.85	4.85
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	10/07/2022	4.75	5 yrs	4.75	4.75
ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	10/07/2022	4.70	5 yrs	4.70	4.70
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	10/12/2022	4.60	5 yrs	4.60	4.60
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	09/28/2022	4.60	5 yrs	4.60	4.60
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/17/2022	4.50	5 yrs	4.50	4.50
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	10/12/2022	4.50	5 yrs	4.50	4.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/17/2022	4.50	5 yrs	4.50	4.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	09/28/2022	4.35	5 yrs	4.35	4.35

MYGA Products

www.fmiAgent.com

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.35	5 yrs	4.35	4.35
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	10/01/2022	4.30	5 yrs	4.30	4.30
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	10/12/2022	4.25	5 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.20	5 yrs	4.20	4.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.10	5 yrs	4.10	4.10
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	10/01/2022	4.00	5 yrs	4.00	4.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	10/17/2022	3.90	5 yrs	3.90	3.90
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	10/01/2022	3.85	5 yrs	3.85	3.85
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	10/11/2022 10/18/2022	3.80 3.80	5 yrs	0.00 3.80 3.80	3.80 3.80
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	10/17/2022	3.65	5 yrs	3.65	3.65
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	10/11/2022 10/18/2022	3.60 3.60	5 yrs	0.00 3.60 3.60	3.60 3.60
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/17/2022	3.15	5 yrs	3.15	3.15
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	10/11/2022 10/18/2022	2.70 2.70	5 yrs	0.00 2.70 2.70	2.70 2.70
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6	A	85	20,000	6 yrs	5% / 5%	10/17/2022	4.90	6 yrs	4.90	4.90
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/17/2022	4.50	6 yrs	4.50	4.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.40	6 yrs	4.40	4.40

MYGA Products

www.fmiAgent.com

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.25	6 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.15	6 yrs	4.15	4.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/17/2022	3.15	6 yrs	3.15	3.15
Rate Guaranteed 7-Years										
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	10/07/2022	5.10	7 yrs	5.10	5.10
ATHENE IA Athene Max Rate 7 (state specific) <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	10/07/2022	5.05	7 yrs	5.05	5.05
AMERICO Platinum Assure 7	A	85	20,000	7 yrs	5% / 5%	10/17/2022	5.00	7 yrs	5.00	5.00
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	10/07/2022	4.80	7 yrs	4.80	4.80
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/17/2022	4.75	7 yrs	4.75	4.75
ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	10/07/2022	4.75	7 yrs	4.75	4.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	09/28/2022	4.70	7 yrs	4.70	4.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	09/28/2022	4.40	7 yrs	4.40	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.40	7 yrs	4.40	4.40
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	10/01/2022	4.30	7 yrs	4.30	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.25	7 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.15	7 yrs	4.15	4.15
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	89	50,000	7 yrs	10% / 10%	10/01/2022	4.15	7 yrs	4.15	4.15
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	89	5,000	7 yrs	10% / 10%	10/01/2022	4.00	7 yrs	4.00	4.00

MYGA Products

www.fmiAgent.com

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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	10/17/2022	3.90	7 yrs	3.90	3.90
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	10/11/2022 10/18/2022	3.85 3.85	7 yrs	0.00 3.85 3.85	3.85 3.85
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	10/17/2022	3.65	7 yrs	3.65	3.65
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	10/11/2022 10/18/2022	3.65 3.65	7 yrs	0.00 3.65 3.65	3.65 3.65
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/17/2022	3.20	7 yrs	3.20	3.20
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	10/11/2022 10/18/2022	3.00 3.00	7 yrs	0.00 3.00 3.00	3.00 3.00
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.40	8 yrs	4.40	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.25	8 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.15	8 yrs	4.15	4.15
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.40	9 yrs	4.40	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.25	9 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.15	9 yrs	4.15	4.15
Rate Guaranteed 10-Years										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/17/2022	4.75	10 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2022	4.40	10 yrs	4.40	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2022	4.25	10 yrs	4.25	4.25

MYGA Products

www.fmiAgent.com

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2022	4.15	10 yrs	4.15	4.15
▼ The product below (Lincoln MYGuarantee Plus 10) will be withdrawn from sale effective 11/21/2022										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	10/17/2022	3.95	10 yrs	3.95	3.95
▼ The product below (Lincoln MYGuarantee Plus 10) will be withdrawn from sale effective 11/21/2022										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	10/17/2022	3.70	10 yrs	3.70	3.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/17/2022	3.20	10 yrs	3.20	3.20
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	08/29/2022	2.00	10 yrs	2.00	2.00

Traditional Fixed Products

www.fmiAgent.com

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 CO. Century Plus <i>High Band</i>	A	80	10 yrs	100,000	10% / 10%	10/01/2022	1 yr	2.90	5.00		3.39	2.39
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	10/01/2022	1 yr	2.80	5.00		3.29	2.38
NATIONAL WESTERN LIFE NWL Protector One	A	85	10 yrs	5,000	10% / 10%	07/25/2022	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%	08/15/2022	1 yr	4.00	0.00		4.00	1.33
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	08/15/2022	1 yr	3.75	0.00		3.75	1.30
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	10/01/2022	1 yr	3.75	1.00		3.87	0.63
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	10/01/2022	1 yr	3.60	1.00		3.72	0.61
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	10/01/2022	1 yr	3.10	0.00		3.10	1.96
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) <i>High Band</i>	A	80 NQ	7 yrs	200,000	10% / 10%	08/15/2022	1 yr	4.00	0.00		4.00	1.42
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) <i>Low Band</i>	A	80 NQ	7 yrs	35,000 NQ	10% / 10%	08/15/2022	1 yr	3.75	0.00		3.75	1.39
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	10/01/2022	2 yrs	3.20	2.00		3.48	2.48
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>Low Band</i>	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	10/01/2022	2 yrs	3.10	2.00		3.38	2.45
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>High Band</i>	A	85	5 yrs	100,000	10% / 10%	10/01/2022	2 yrs	3.00	1.00		3.20	2.48
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	10/01/2022	2 yrs	2.90	1.00		3.10	2.44

Fixed Indexed Annuities

www.fmiAgent.com

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											
Amer. Equity Investment Life Ins. Co.	Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.10	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		3.60	0% / 10%	15 yrs	Optional
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00 to 15.00	7.50	2.90	0% / 5%	15 yrs	
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	14.00 to 20.00	7.50	2.90	10% / 10%	15 yrs	
14-Year Surrender Period											
North American Company	Charter Plus 14 <i>Low Band</i>	A+	75	20,000	FPA	7.00	5.00	2.70	0% / 10%	14 yrs	
North American Company	Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	5.00	2.70	0% / 10%	14 yrs	
13-Year Surrender Period											
National Western Life	NWL Ultra Classic®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA			4.50	0% / 10%	13 yrs	Optional
10-Year Surrender Period											
Global Atlantic Financial Group	Income 150+ SE Advisory <i>High Band</i>	A	85	100,000	Single		18.00	4.50	10% / 10%	10 yrs	Optional
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		9.75	4.40	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		10.75	4.40	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		9.75	4.40	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		10.75	4.40	0% / 10%	10 yrs	Included
Global Atlantic Financial Group	Income 150+ SE Advisory <i>Low Band</i>	A	85	10,000	Single		17.75	4.25	10% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		9.25	4.10	10% / 10%	10 yrs	
National Life Group	FIT Horizon Income - Max Bonus	A+	75	50,000	Single		9.70	3.90	0% / 10%	10 yrs	Optional
National Life Group	FIT Horizon Income - Split Bonus	A+	75	50,000	Single	5.00	9.70	3.90	0% / 10%	10 yrs	Optional
▼ The product below (Choice Accumulation II 10) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 10 <i>High Band</i>	A	85	100,000	Single		10.00	3.85	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		8.75	3.85	10% / 10%	10 yrs	
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		8.00	3.85	10% / 10%	10 yrs	
Global Atlantic Financial Group	Income 150+ SE 10 <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	10 yrs	Optional

Fixed Indexed Annuities

www.fmiAgent.com

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
▼ The product below (Choice Accumulation II 10) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		9.25	3.70	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less		8.25	3.70	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less		8.25	3.70	10% / 20%	10 yrs	
National Life Group	FIT Select Income - Max Bonus	A+	75	5,000	FPA		9.15	3.65	0% / 10%	10 yrs	Optional
National Life Group	FIT Select Income - Split Bonus	A+	75	5,000	FPA	5.00	9.15	3.65	0% / 10%	10 yrs	Optional
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		7.50	3.65	10% / 10%	10 yrs	
National Life Group	FIT Horizon Growth	A+	85	50,000	Single		9.05	3.55	0% / 10%	10 yrs	
National Western Life	NWL IMPACT 10®	A	85	2,000 QL 5,000 NQ	FPA	7.00		3.55	0% / 10%	10 yrs	Optional
Global Atlantic Financial Group	Income 150+ SE 10 <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	10 yrs	Optional
National Life Group	FIT Focus Income	A+	85	50,000	Single		7.75	3.35	0% / 10%	10 yrs	Included
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.25	3.30	10% / 10%	10 yrs	
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less		7.25	3.30	10% / 20%	10 yrs	
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	FPA	1.00		3.30	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		8.00	3.25	Int / 10%	10 yrs	
National Life Group	FIT Secure Growth	A+	85	5,000	FPA		7.90	3.20	0% / 10%	10 yrs	
National Life Group	FIT Focus Growth	A+	75	50,000	Single	5.00	7.50	2.85	0% / 10%	10 yrs	
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	4.00 to 10.00	7.00	2.65	0% / 5%	10 yrs	
Athene IA	Athene Performance Elite® 10 Plus sm	A	78	10,000	Single	8.00 to 16.00	7.00	2.65	10% / 10%	10 yrs	
North American Company	Charter Plus 10 <i>Low Band</i>	A+	79	20,000	FPA	5.00	4.75	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 <i>High Band</i>	A+	79	75,000	FPA	8.00	4.75	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	4.50	2.40	0% / 10%	10 yrs	
North American Company	Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	8.00	4.50	2.40	0% / 10%	10 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

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
▼ The product below (Choice Income II 10 with Income Multiplier Benefit) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Income II 10 with Income Multiplier Benefit	A	85	25,000	Single		5.00	2.40	10% / 10%	10 yrs	Optional
Athene IA	Agility 10	A	80	10,000	Single		5.00	2.30	10% / 10%	10 yrs	Included
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
North American Company	BenefitSolutions 10	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included
▼ The product below (Choice Income II 10 with Guaranteed Income Builder) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Income II 10 with Guaranteed Income Builder	A	85	25,000	Single		4.00	2.00	10% / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	EstateShield 10	A-	75	5,000	1 Year or Less		3.75	2.00	0% / 10%	10 yrs	Multiple
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			1.80	0% / 10%	10 yrs	
North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.50	1.50	0% / 5%	10 yrs	Included
North American Company	IncomeChoice 10 <i>Low Band</i>	A+	79	20,000	FPA		3.25	1.40	0% / 5%	10 yrs	Included
Amer. Equity Investment Life Ins. Co.	IncomeShield 10	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	10 yrs	
Amer. Equity Investment Life Ins. Co.	IncomeShield 10 with a LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	10 yrs	Included
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	1.75	1.00	Int / 10%	10 yrs	Optional
Amer. Equity Investment Life Ins. Co.	Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	1.75	1.00	Int / 10%	10 yrs	Optional
American General Life Ins. Co.	X5 Accelerator	A	75	25,000	Single				0% / 10%	10 yrs	Optional
9-Year Surrender Period											
National Western Life	NWL Ultra Future® - State Variation	A	85	2,000 QL 5,000 NQ	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
National Western Life	NWL Ultra Value®	A	85	2,000 QL 5,000 NQ	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
Americo	Ultimate One Index 9	A	85	10,000	Single		6.70	3.30	0% / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 9 CA	A-	80	5,000	FPA		8.00	3.25	Int / 10%	9 yrs	
Americo	Ultimate One Index 9 Bonus (411)	A	80	10,000	Single	4.00 to 5.00	5.30	2.55	0% / 10%	9 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

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
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9 w/ LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	9 yrs	Included
8-Year Surrender Period											
North American Company	Performance Choice 8	A+	85	20,000	FPA		8.00	3.60	0% / 10%	8 yrs	
7-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		9.55	4.40	10% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		9.20	4.25	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		10.60	4.25	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		9.20	4.25	0% / 10%	7 yrs	Included
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		10.60	4.25	0% / 10%	7 yrs	Included
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		9.05	4.15	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		8.55	4.05	10% / 10%	7 yrs	
National Western Life	NWL IMPACT 7®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
National Western Life	NWL IMPACT 7S®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
▼ The product below (Choice Accumulation II 7) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		10.00	3.85	10% / 10%	7 yrs	
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		8.05	3.80	10% / 10%	7 yrs	
▼ The product below (Choice Accumulation II 7) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		9.25	3.70	10% / 10%	7 yrs	
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 ^{QL} 10,000 ^{NQ}	FPA			3.20	10% / 10%	7 yrs	Optional
Americo	Ultimate One Index 7	A	90	10,000	Single		6.60	3.15	0% / 10%	7 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		7.75	3.10	Int / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		8.75	3.00	10% / 10%	7 yrs	
Athene IA	Athene Performance Elite® 7 Plus™	A	83	10,000	Single	5.00 to 6.00	8.75	3.00	10% / 10%	7 yrs	
Athene IA	AccuMax 7 <i>High Band</i>	A	83	100,000	Single			2.95	10% / 10%	7 yrs	
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			2.80	10% / 10%	7 yrs	

Fixed Indexed Annuities

www.fmiAgent.com

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
▼ The product below (Choice Income II 7 with Income Multiplier Benefit) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Income II 7 with Income Multiplier Benefit	A	85	25,000	Single		5.00	2.40	10% / 10%	7 yrs	Optional
Athene IA	Agility 7	A	83	10,000	Single		4.75	2.15	10% / 10%	7 yrs	Included
▼ The product below (Choice Income II 7 with Guaranteed Income Builder) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Income II 7 with Guaranteed Income Builder	A	85	25,000	Single		4.00	2.00	10% / 10%	7 yrs	Optional
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		5.25	2.00	10% / 10%	7 yrs	Included
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		4.95	1.85	10% / 10%	7 yrs	Included
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
5-Year Surrender Period											
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A+	85	100,000	FPA		9.50	4.35	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		9.00	4.10	10% / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>High Band</i>	A+	85	100,000	FPA		8.50	4.00	10% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		10.50	4.00	0% / 10%	5 yrs	
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		9.15	4.00	0% / 10%	5 yrs	
Americo	Elite 5	A	90	10,000	Single			3.85	Int / 10%	5 yrs	
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		7.25	3.80	10% / 10%	5 yrs	
▼ The product below (Choice Accumulation II 5) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		9.50	3.75	10% / 10%	5 yrs	
▼ The product below (Choice Accumulation II 5) has been withdrawn from sale 10/17/2022											
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		8.75	3.60	10% / 10%	5 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		7.00	2.80	Int / 10%	5 yrs	

SPIA Products

www.fmiAgent.com

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-					
AMER. EQUITY INVESTMENT LIFE INS. CO. SPIA-1	A-	90	90	\$10,000	\$10,000
American General Life Insurance Company AM Best: A					
AMERICAN GENERAL LIFE INS. CO. American Pathway Immediate Annuity	A	90	90	\$10,000	\$10,000
American National Insurance Company AM Best: A					
AMERICAN NATIONAL INSURANCE CO. 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+	80	80	\$10,000	\$10,000
Mutual of Omaha AM Best: A+					
MUTUAL OF OMAHA Income Access	A+	85	85	\$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
Protective Life AM Best: A+					
PROTECTIVE LIFE ProPayer Income Annuity	A+	99	99	\$50,000	\$50,000