

MYGA Products

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| 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% | 11/22/2022 | 4.30 | 2 yrs | 4.30 | 4.30 |
| Rate Guaranteed 3-Years | | | | | | | | | | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | 10% / 10% | 11/28/2022 | 5.00 | 3 yrs | 5.00 | 5.00 |
| ATHENE IA Athene Max Rate 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 11/18/2022 | 4.85 | 3 yrs | 4.85 | 4.85 |
| ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 11/18/2022 | 4.85 | 3 yrs | 4.85 | 4.85 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>High Band</i> | A- | 85 | 250,000 | 3 yrs | 0% / 10% | 11/16/2022 | 4.70 | 3 yrs | 4.70 | 4.70 |
| ATHENE IA Athene Max Rate 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 11/18/2022 | 4.60 | 3 yrs | 4.60 | 4.60 |
| ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 11/18/2022 | 4.60 | 3 yrs | 4.60 | 4.60 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Mid Band</i> | A- | 85 | 100,000 | 3 yrs | 0% / 10% | 11/16/2022 | 4.60 | 3 yrs | 4.60 | 4.60 |
| AMERICO Platinum Assure 3 | A | 90 | 20,000 | 3 yrs | 3% / 3% | 11/22/2022 | 4.60 | 3 yrs | 4.60 | 4.60 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / Int | 11/10/2022 | 4.55 | 3 yrs | 4.55 | 4.55 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 10% / 10% | 11/28/2022 | 4.50 | 3 yrs | 4.50 | 4.50 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Low Band</i> | A- | 85 | 10,000 | 3 yrs | 0% / 10% | 11/16/2022 | 4.35 | 3 yrs | 4.35 | 4.35 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i> | A+ | 90 | 20,000 | 3 yrs | 0% / Int | 11/10/2022 | 4.10 | 3 yrs | 4.10 | 4.10 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.05 | 3 yrs | 4.05 | 4.05 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 11/01/2022 | 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% | 11/01/2022 | 3.80 | 3 yrs | 3.80 | 3.80 |

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|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|
| Rate Guaranteed 4-Years | | | | | | | | | | |
| AMERICO Platinum Assure 4 | A | 90 | 20,000 | 4 yrs | 5% / 5% | 11/22/2022 | 5.15 | 4 yrs | 5.15 | 5.15 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/31/2022 | 4.50 | 4 yrs | 4.50 | 4.50 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/31/2022 | 3.00 | 4 yrs | 3.00 | 3.00 |
| Rate Guaranteed 5-Years | | | | | | | | | | |
| AMERICO Platinum Assure 5 | A | 90 | 20,000 | 5 yrs | 5% / 5% | 11/22/2022 | 5.40 | 5 yrs | 5.40 | 5.40 |
| AMERICO Platinum Assure 5 CA | A | 90 | 10,000 | 5 yrs | 10% / 10% | 11/22/2022 | 5.40 | 5 yrs | 5.40 | 5.40 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 11/28/2022 | 5.40 | 5 yrs | 5.40 | 5.40 |
| ATHENE IA Athene Max Rate 5 <i>High Band</i> | A | 83 | 100,000 | 5 yrs | Int / Int | 11/18/2022 | 5.35 | 5 yrs | 5.35 | 5.35 |
| ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i> | A | 83 | 100,000 | 5 yrs | Int / Int | 11/18/2022 | 5.30 | 5 yrs | 5.30 | 5.30 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>High Band</i> | A- | 85 | 250,000 | 5 yrs | 0% / 10% | 11/16/2022 | 5.25 | 5 yrs | 5.25 | 5.25 |
| NATIONAL LIFE GROUP RetireMax Secure 5 | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/14/2022 | 5.25 | 5 yrs | 5.25 | 5.25 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Mid Band</i> | A- | 85 | 100,000 | 5 yrs | 0% / 10% | 11/16/2022 | 5.20 | 5 yrs | 5.20 | 5.20 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / Int | 11/10/2022 | 5.15 | 5 yrs | 5.15 | 5.15 |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 10% / 10% | 11/15/2022 | 5.00 | 5 yrs | 5.00 | 5.00 |
| MUTUAL OF OMAHA Ultra Premier 5 | A+ | 89 | 25,000 | 5 yrs | 10% / 10% | 11/01/2022 | 5.00 | 5 yrs | 5.00 | 5.00 |
| ATHENE IA Athene Max Rate 5 <i>Low Band</i> | A | 83 | 10,000 | 5 yrs | Int / Int | 11/18/2022 | 4.95 | 5 yrs | 4.95 | 4.95 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/31/2022 | 4.90 | 5 yrs | 4.90 | 4.90 |
| ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i> | A | 83 | 10,000 | 5 yrs | Int / Int | 11/18/2022 | 4.90 | 5 yrs | 4.90 | 4.90 |

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|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|----------------------|---------------------|
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i> | A+ | 90 | 20,000 | 5 yrs | 0% / Int | 11/10/2022 | 4.90 | 5 yrs | 4.90 | 4.90 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 11/28/2022 | 4.90 | 5 yrs | 4.90 | 4.90 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i> | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 11/16/2022 | 4.85 | 5 yrs | 4.85 | 4.85 |
| MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i> | A+ | 89 | 50,000 | 5 yrs | 10% / 10% | 11/01/2022 | 4.60 | 5 yrs | 4.60 | 4.60 |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 11/15/2022 | 4.50 | 5 yrs | 4.50 | 4.50 |
| MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i> | A+ | 89 | 5,000 | 5 yrs | 10% / 10% | 11/01/2022 | 4.45 | 5 yrs | 4.45 | 4.45 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.35 | 5 yrs | 4.35 | 4.35 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.20 | 5 yrs | 4.20 | 4.20 |
| PROTECTIVE LIFE Secure Saver 5 <i>High Band</i> | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 11/22/2022 11/29/2022 | 4.15 4.15 | 5 yrs | 0.00 4.15 4.15 | 4.15 4.15 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.10 | 5 yrs | 4.10 | 4.10 |
| PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i> | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 11/22/2022 11/29/2022 | 3.95 3.95 | 5 yrs | 0.00 3.95 3.95 | 3.95 3.95 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/31/2022 | 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% | 11/22/2022 11/29/2022 | 3.05 3.05 | 5 yrs | 0.00 3.05 3.05 | 3.05 3.05 |
| Rate Guaranteed 6-Years | | | | | | | | | | |
| AMERICO Platinum Assure 6 | A | 85 | 20,000 | 6 yrs | 5% / 5% | 11/22/2022 | 5.45 | 6 yrs | 5.45 | 5.45 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/31/2022 | 4.90 | 6 yrs | 4.90 | 4.90 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.40 | 6 yrs | 4.40 | 4.40 |

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| 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% | 11/01/2022 | 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% | 11/01/2022 | 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% | 10/31/2022 | 3.15 | 6 yrs | 3.15 | 3.15 |
| Rate Guaranteed 7-Years | | | | | | | | | | |
| AMERICO Platinum Assure 7 | A | 85 | 20,000 | 7 yrs | 5% / 5% | 11/22/2022 | 5.50 | 7 yrs | 5.50 | 5.50 |
| ATHENE IA Athene Max Rate 7 <i>High Band</i> | A | 83 | 100,000 | 7 yrs | Int / Int | 11/18/2022 | 5.40 | 7 yrs | 5.40 | 5.40 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i> | A | 85 | 100,000 | 7 yrs | 10% / 10% | 11/28/2022 | 5.40 | 7 yrs | 5.40 | 5.40 |
| ATHENE IA Athene Max Rate 7 (state specific) <i>High Band</i> | A | 83 | 100,000 | 7 yrs | Int / Int | 11/18/2022 | 5.35 | 7 yrs | 5.35 | 5.35 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i> | A+ | 90 | 100,000 | 7 yrs | 0% / Int | 11/10/2022 | 5.25 | 7 yrs | 5.25 | 5.25 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/31/2022 | 5.15 | 7 yrs | 5.15 | 5.15 |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i> | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 11/15/2022 | 5.05 | 7 yrs | 5.05 | 5.05 |
| ATHENE IA Athene Max Rate 7 <i>Low Band</i> | A | 83 | 10,000 | 7 yrs | Int / Int | 11/18/2022 | 5.00 | 7 yrs | 5.00 | 5.00 |
| MUTUAL OF OMAHA Ultra Premier 7 | A+ | 88 | 25,000 | 7 yrs | 10% / 10% | 11/01/2022 | 5.00 | 7 yrs | 5.00 | 5.00 |
| ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i> | A | 83 | 10,000 | 7 yrs | Int / Int | 11/18/2022 | 4.95 | 7 yrs | 4.95 | 4.95 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i> | A+ | 90 | 20,000 | 7 yrs | 0% / Int | 11/10/2022 | 4.95 | 7 yrs | 4.95 | 4.95 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 10% / 10% | 11/28/2022 | 4.90 | 7 yrs | 4.90 | 4.90 |
| MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i> | A+ | 89 | 50,000 | 7 yrs | 10% / 10% | 11/01/2022 | 4.70 | 7 yrs | 4.70 | 4.70 |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 11/15/2022 | 4.55 | 7 yrs | 4.55 | 4.55 |

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| 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|----------------------|---------------------|
| MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i> | A+ | 89 | 5,000 | 7 yrs | 10% / 10% | 11/01/2022 | 4.55 | 7 yrs | 4.55 | 4.55 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.40 | 7 yrs | 4.40 | 4.40 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.25 | 7 yrs | 4.25 | 4.25 |
| PROTECTIVE LIFE Secure Saver 7 <i>High Band</i> | A+ | 85 | 75,000 | 7 yrs | 10% / 10% | 11/22/2022 11/29/2022 | 4.20 4.20 | 7 yrs | 0.00 4.20 4.20 | 4.20 4.20 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.15 | 7 yrs | 4.15 | 4.15 |
| PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i> | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 11/22/2022 11/29/2022 | 4.00 4.00 | 7 yrs | 0.00 4.00 4.00 | 4.00 4.00 |
| PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 11/22/2022 11/29/2022 | 3.35 3.35 | 7 yrs | 0.00 3.35 3.35 | 3.35 3.35 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/31/2022 | 3.20 | 7 yrs | 3.20 | 3.20 |
| Rate Guaranteed 8-Years | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 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% | 11/01/2022 | 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% | 11/01/2022 | 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% | 11/01/2022 | 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% | 11/01/2022 | 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% | 11/01/2022 | 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% | 10/31/2022 | 5.15 | 10 yrs | 5.15 | 5.15 |

MYGA Products

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| 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>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 11/01/2022 | 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% | 11/01/2022 | 4.25 | 10 yrs | 4.25 | 4.25 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 11/01/2022 | 4.15 | 10 yrs | 4.15 | 4.15 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/31/2022 | 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% | 10/31/2022 | 3.00 | 10 yrs | 3.00 | 3.00 |

Traditional Fixed Products

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| 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% | 11/01/2022 | 1 yr | 2.90 | 5.00 | | 3.39 | 2.98 |
| AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i> | A | 80 | 10 yrs | 5,000 | 10% / 10% | 11/01/2022 | 1 yr | 2.80 | 5.00 | | 3.29 | 2.97 |
| NATIONAL WESTERN LIFE NWL Protector One | A | 85 | 10 yrs | 5,000 | 10% / 10% | 10/24/2022 | 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% | 10/31/2022 | 1 yr | 6.00 | 0.00 | | 6.00 | 1.54 |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i> | A | 80 NQ | 9 yrs | 35,000 NQ | 10% / 10% | 10/31/2022 | 1 yr | 5.50 | 0.00 | | 5.50 | 1.49 |
| 8-Year Surrender Period | | | | | | | | | | | | |
| MUTUAL OF OMAHA Bonus Flexible <i>High Band</i> | A+ | 89 | 8 yrs | 50,000 | 10% / 10% | 11/01/2022 | 1 yr | 4.40 | 1.00 | | 4.52 | 0.70 |
| MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i> | A+ | 89 | 8 yrs | 5,000 | 10% / 10% | 11/01/2022 | 1 yr | 4.25 | 1.00 | | 4.37 | 0.69 |
| AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred | A | 99 | 8 yrs | 5,000 QL | 0% / 10% | 11/01/2022 | 1 yr | 3.10 | 0.00 | | 3.10 | 2.53 |
| 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% | 10/31/2022 | 1 yr | 6.00 | 0.00 | | 6.00 | 1.70 |
| 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% | 10/31/2022 | 1 yr | 5.50 | 0.00 | | 5.50 | 1.63 |
| AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i> | A | 85 | 7 yrs | 100,000 | 10% / 10% | 11/01/2022 | 2 yrs | 3.20 | 2.00 | | 3.48 | 2.95 |
| 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% | 11/01/2022 | 2 yrs | 3.10 | 2.00 | | 3.38 | 2.92 |
| 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% | 11/01/2022 | 2 yrs | 3.00 | 1.00 | | 3.20 | 2.87 |
| AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i> | A | 85 | 5 yrs | 5,000 | 10% / 10% | 11/01/2022 | 2 yrs | 2.90 | 1.00 | | 3.10 | 2.83 |

Fixed Indexed Annuities

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| 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 | | | | | | | | | | | |
| Athene IA | Athene Performance Elite® 15 | A | 73 | 10,000 | Single | 11.00 to 15.00 | 9.50 | 4.05 | 0% / 5% | 15 yrs | |
| Athene IA | Athene Performance Elite® 15 Plus | A | 73 | 10,000 | Single | 14.00 to 20.00 | 9.50 | 4.05 | 10% / 10% | 15 yrs | |
| 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 |
| 14-Year Surrender Period | | | | | | | | | | | |
| North American Company | Charter Plus 14 <i>Low Band</i> | A+ | 75 | 20,000 | FPA | 7.00 | 6.00 | 3.10 | 0% / 10% | 14 yrs | |
| North American Company | Charter Plus 14 <i>High Band</i> | A+ | 75 | 75,000 | FPA | 10.00 | 6.00 | 3.10 | 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 | | | | | | | | | | | |
| American General Life Ins. Co. | Power 10 Protector <i>Low Band</i> | A | 75 | 25,000 | Single | | 10.50 | 4.90 | 0% / 10% | 10 yrs | |
| American General Life Ins. Co. | Power 10 Protector <i>High Band</i> | A | 75 | 100,000 | Single | | 11.50 | 4.90 | 0% / 10% | 10 yrs | |
| American General Life Ins. Co. | Power 10 Protector Plus Income <i>Low Band</i> | A | 75 | 25,000 | Single | | 10.50 | 4.90 | 0% / 10% | 10 yrs | Included |
| American General Life Ins. Co. | Power 10 Protector Plus Income <i>High Band</i> | A | 75 | 100,000 | Single | | 11.50 | 4.90 | 0% / 10% | 10 yrs | Included |
| Global Atlantic Financial Group | ForeAccumulation II 10 <i>High Band</i> | A | 85 | 100,000 | Single | | 29.00 | 4.60 | 10% / 10% | 10 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 10 <i>High Band</i> | A+ | 80 | 100,000 | FPA | | 10.25 | 4.60 | 10% / 10% | 10 yrs | |
| 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 |
| Global Atlantic Financial Group | ForeAccumulation II 10 <i>Low Band</i> | A | 85 | 25,000 | Single | | 28.00 | 4.45 | 10% / 10% | 10 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 10 <i>Low Band</i> | A+ | 80 | 10,000 | FPA | | 9.75 | 4.35 | 10% / 10% | 10 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 10 CA <i>High Band</i> | A+ | 80 | 100,000 | FPA | | 9.00 | 4.30 | 10% / 10% | 10 yrs | |
| National Life Group | FIT Horizon Income - Max Bonus | A+ | 75 | 50,000 | Single | | 11.25 | 4.25 | 0% / 10% | 10 yrs | Optional |
| National Life Group | FIT Horizon Income - Split Bonus | A+ | 75 | 50,000 | Single | 5.00 | 11.25 | 4.25 | 0% / 10% | 10 yrs | Optional |
| 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 |

Fixed Indexed Annuities

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| 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>High Band</i> | A+ | 79 | 75,000 | 1 Year or Less | | 10.00 | 4.25 | 10% / 10% | 10 yrs | |
| North American Company | NAC VersaChoice 10 (ELB) <i>High Band</i> | A+ | 79 | 75,000 | 1 Year or Less | | 10.00 | 4.25 | 10% / 20% | 10 yrs | |
| National Life Group | FIT Select Income - Max Bonus | A+ | 75 | 5,000 | FPA | | 10.75 | 4.10 | 0% / 10% | 10 yrs | Optional |
| National Life Group | FIT Select Income - Split Bonus | A+ | 75 | 5,000 | FPA | 5.00 | 10.75 | 4.10 | 0% / 10% | 10 yrs | Optional |
| Lincoln Financial Group | Lincoln OptiBlend 10 CA <i>Low Band</i> | A+ | 80 | 10,000 | FPA | | 8.50 | 4.05 | 10% / 10% | 10 yrs | |
| Amer. Equity Investment Life Ins. Co. | AssetShield 10 | A- | 80 | 5,000 | FPA | | 10.00 | 4.00 | Int / 10% | 10 yrs | |
| National Life Group | FIT Horizon Growth | A+ | 85 | 50,000 | Single | | 10.50 | 4.00 | 0% / 10% | 10 yrs | |
| North American Company | NAC VersaChoice 10 <i>Low Band</i> | A+ | 79 | 20,000 | 1 Year or Less | | 9.00 | 4.00 | 10% / 10% | 10 yrs | |
| North American Company | NAC VersaChoice 10 (ELB) <i>Low Band</i> | A+ | 79 | 20,000 | 1 Year or Less | | 9.00 | 4.00 | 10% / 20% | 10 yrs | |
| Athene IA | Athene Performance Elite 10 | A | 78 | 10,000 | Single | 4.00 to 10.00 | 9.00 | 3.80 | 0% / 5% | 10 yrs | |
| Athene IA | Athene Performance Elite 10 Plus | A | 78 | 10,000 | Single | 8.00 to 16.00 | 9.00 | 3.80 | 10% / 10% | 10 yrs | |
| Global Atlantic Financial Group | ForeIncome II 10 With Guaranteed Income Builder | A | 85 | 25,000 | Single | | 15.00 | 3.75 | 10% / 10% | 10 yrs | Included |
| Global Atlantic Financial Group | ForeIncome II 10 With Income Multiplier Benefit | A | 85 | 25,000 | Single | | 15.00 | 3.75 | 10% / 10% | 10 yrs | Included |
| 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 |
| National Life Group | FIT Secure Growth | A+ | 85 | 5,000 | FPA | | 9.40 | 3.60 | 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 |
| National Life Group | FIT Focus Income | A+ | 85 | 50,000 | Single | | 9.25 | 3.50 | 0% / 10% | 10 yrs | Included |
| 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 |
| 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 |
| National Life Group | FIT Focus Growth | A+ | 75 | 50,000 | Single | 5.00 | 9.00 | 3.25 | 0% / 10% | 10 yrs | |
| Athene IA | Agility 10 | A | 80 | 10,000 | Single | | 6.50 | 3.15 | 10% / 10% | 10 yrs | Included |
| Athene IA | Agility 10 CA | A | 80 | 10,000 | Single | | 6.50 | 3.00 | 10% / 10% | 10 yrs | Included |

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 |
|---------------------------------------|---|---------|---------------|----------------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Athene IA | Athene Performance Elite 10 CA | A | 78 | 10,000 | Single | 9.00 | 9.00 | 3.00 | 0% / 5% | 10 yrs | |
| Athene IA | Athene Performance Elite® 10 Plus CA | A | 78 | 10,000 | Single | 14.00 | 9.00 | 3.00 | 10% / 10% | 10 yrs | |
| North American Company | Charter Plus 10 <i>Low Band</i> | A+ | 79 | 20,000 | FPA | 5.00 | 5.50 | 3.00 | 0% / 10% | 10 yrs | |
| North American Company | Charter Plus 10 <i>High Band</i> | A+ | 79 | 75,000 | FPA | 8.00 | 5.50 | 3.00 | 0% / 10% | 10 yrs | |
| North American Company | Charter Plus 10 (State Variations) <i>Low Band</i> | A+ | 79 | 20,000 | FPA | 5.00 | 5.25 | 3.00 | 0% / 10% | 10 yrs | |
| North American Company | Charter Plus 10 (State Variations) <i>High Band</i> | A+ | 79 | 75,000 | FPA | 8.00 | 5.25 | 3.00 | 0% / 10% | 10 yrs | |
| Amer. Equity Investment Life Ins. Co. | FlexShield 10 | A- | 80 | 5,000 | Single | | | 3.00 | 0% / 10% | 10 yrs | |
| North American Company | Income Pay Pro | A+ | 79 | 20,000 | 1 Year or Less | | 5.00 | 2.50 | 10% / 10% | 10 yrs | Optional |
| 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 |
| Amer. Equity Investment Life Ins. Co. | EstateShield 10 | A- | 75 | 5,000 | 1 Year or Less | | 8.50 | 2.20 | 0% / 10% | 10 yrs | Multiple |
| 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 | 10.00 | 2.50 | 1.10 | Int / 10% | 10 yrs | |
| Amer. Equity Investment Life Ins. Co. | IncomeShield 10 with a LIBR | A- | 80 | 5,000 | FPA | 10.00 | 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 | | | | | | | | | | | |
| Americo | Ultimate One Index 9 | A | 85 | 10,000 | Single | | 8.40 | 4.45 | 0% / 10% | 9 yrs | |
| Amer. Equity Investment Life Ins. Co. | AssetShield 9 CA | A- | 80 | 5,000 | FPA | | 10.00 | 4.00 | Int / 10% | 9 yrs | |
| Americo | Ultimate One Index 9 Bonus (411) | A | 80 | 10,000 | Single | 4.00 to 5.00 | 7.15 | 3.70 | 0% / 10% | 9 yrs | |
| 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 |

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 |
|---------------------------------------|--|---------|---------------|--|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| National Western Life | NWL Ultra Value® | A | 85 | 2,000 ^{QL} 5,000 ^{NQ} | FPA | 2.00 | | 3.55 | 10% / 10% | 9 yrs | Optional |
| Amer. Equity Investment Life Ins. Co. | EstateShield 9 CA | A- | 75 | 5,000 | 1 Year or Less | | 4.25 | 2.20 | 0% / 10% | 9 yrs | Multiple |
| Amer. Equity Investment Life Ins. Co. | California IncomeShield 9 | A- | 80 | 5,000 | FPA | 10.00 | 2.50 | 1.10 | Int / 10% | 9 yrs | |
| Amer. Equity Investment Life Ins. Co. | California IncomeShield 9 w/ LIBR | A- | 80 | 5,000 | FPA | 10.00 | 2.25 | 1.00 | Int / 10% | 9 yrs | Included |
| 8-Year Surrender Period | | | | | | | | | | | |
| North American Company | Performance Choice 8 | A+ | 85 | 20,000 | FPA | | 9.50 | 4.20 | 0% / 10% | 8 yrs | |
| 7-Year Surrender Period | | | | | | | | | | | |
| Lincoln Financial Group | Lincoln OptiBlend 7 <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 11.30 | 5.20 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 10.30 | 4.95 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 CA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 10.30 | 4.90 | 10% / 10% | 7 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 7 CA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 9.80 | 4.65 | 10% / 10% | 7 yrs | |
| American General Life Ins. Co. | Power 7 Protector <i>Low Band</i> | A | 85 | 25,000 | Single | | 10.25 | 4.65 | 0% / 10% | 7 yrs | |
| American General Life Ins. Co. | Power 7 Protector <i>High Band</i> | A | 85 | 100,000 | Single | | 11.25 | 4.65 | 0% / 10% | 7 yrs | |
| American General Life Ins. Co. | Power 7 Protector Plus Income <i>Low Band</i> | A | 80 | 25,000 | Single | | 10.25 | 4.65 | 0% / 10% | 7 yrs | Included |
| American General Life Ins. Co. | Power 7 Protector Plus Income <i>High Band</i> | A | 80 | 100,000 | Single | | 11.25 | 4.65 | 0% / 10% | 7 yrs | Included |
| Global Atlantic Financial Group | ForeAccumulation II 7 <i>High Band</i> | A | 85 | 100,000 | Single | | 29.00 | 4.60 | 10% / 10% | 7 yrs | |
| Global Atlantic Financial Group | ForeAccumulation II 7 <i>Low Band</i> | A | 85 | 25,000 | Single | | 28.00 | 4.45 | 10% / 10% | 7 yrs | |
| Americo | Ultimate One Index 7 | A | 90 | 10,000 | Single | | 8.30 | 4.30 | 0% / 10% | 7 yrs | |
| Athene IA | Athene Performance Elite 7 | A | 83 | 10,000 | Single | | 10.75 | 4.15 | 10% / 10% | 7 yrs | |
| Athene IA | Athene Performance Elite 7 Plus | A | 83 | 10,000 | Single | 5.00 to 6.00 | 10.75 | 4.15 | 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 |
| Amer. Equity Investment Life Ins. Co. | AssetShield 7 | A- | 85 | 5,000 | FPA | | 9.75 | 3.75 | Int / 10% | 7 yrs | |
| Global Atlantic Financial Group | ForeIncome II 7 With Guaranteed Income Builder | A | 85 | 25,000 | Single | | 15.00 | 3.75 | 10% / 10% | 7 yrs | Included |

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 |
|---------------------------------------|--|---------|---------------|---|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Global Atlantic Financial Group | ForeIncome II 7 With Income Multiplier Benefit | A | 85 | 25,000 | Single | | 15.00 | 3.75 | 10% / 10% | 7 yrs | Included |
| Global Atlantic Financial Group | Income 150+ SE 7 <i>High Band</i> | A | 85 | 100,000 | Single | | 15.00 | 3.75 | 10% / 10% | 7 yrs | Optional |
| Global Atlantic Financial Group | Income 150+ SE 7 <i>Low Band</i> | A | 85 | 10,000 | Single | | 14.75 | 3.50 | 10% / 10% | 7 yrs | Optional |
| 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 |
| Athene IA | Agility 7 | A | 83 | 10,000 | Single | | 6.25 | 3.05 | 10% / 10% | 7 yrs | Included |
| Athene IA | Agility 7 CA | A | 83 | 10,000 | Single | | 6.25 | 3.00 | 10% / 10% | 7 yrs | Included |
| Athene IA | Athene Performance Elite® 7 CA | A | 83 | 10,000 | Single | | 10.75 | 3.00 | 10% / 10% | 7 yrs | |
| Athene IA | Athene Performance Elite® 7 Plus CA | A | 83 | 10,000 | Single | 5.00 | 10.75 | 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 | |
| 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 | | 11.25 | 5.15 | 10% / 10% | 5 yrs | |
| Americo | Elite 5 | A | 90 | 10,000 | Single | | | 5.00 | Int / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 10.25 | 4.90 | 10% / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 CA <i>High Band</i> | A+ | 85 | 100,000 | FPA | | 10.50 | 4.85 | 10% / 10% | 5 yrs | |
| Lincoln Financial Group | Lincoln OptiBlend 5 CA <i>Low Band</i> | A+ | 85 | 10,000 | FPA | | 10.00 | 4.60 | 10% / 10% | 5 yrs | |
| Global Atlantic Financial Group | ForeAccumulation II 5 <i>High Band</i> | A | 85 | 100,000 | Single | | 27.00 | 4.50 | 10% / 10% | 5 yrs | |
| American General Life Ins. Co. | Power 5 Protector <i>High Band</i> | A | 85 | 100,000 | Single | | 11.00 | 4.40 | 0% / 10% | 5 yrs | |
| American General Life Ins. Co. | Power 5 Protector <i>Low Band</i> | A | 85 | 25,000 | Single | | 10.00 | 4.40 | 0% / 10% | 5 yrs | |
| Global Atlantic Financial Group | ForeAccumulation II 5 <i>Low Band</i> | A | 85 | 25,000 | Single | | 26.00 | 4.35 | 10% / 10% | 5 yrs | |
| Global Atlantic Financial Group | ForeIncome II 5 With Guaranteed Income Builder | A | 85 | 25,000 | Single | | 14.00 | 3.50 | 10% / 10% | 5 yrs | Included |

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 |
|---------------------------------------|--|---------|---------------|-------------|--------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| Global Atlantic Financial Group | ForeIncome II 5 With Income Multiplier Benefit | A | 85 | 25,000 | Single | | 14.00 | 3.50 | 10% / 10% | 5 yrs | Included |
| Amer. Equity Investment Life Ins. Co. | AssetShield 5 | A- | 85 | 5,000 | FPA | | 9.00 | 3.35 | 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 |