

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%	12/22/2022	4.30	2 yrs	4.30	4.30
Rate Guaranteed 3-Years										
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/24/2022	4.70	3 yrs	4.70	4.70
ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/24/2022	4.70	3 yrs	4.70	4.70
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
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%	12/22/2022	4.60	3 yrs	4.60	4.60
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	01/09/2023 01/17/2023	4.50 4.25	3 yrs	-0.25 4.50 4.25	4.50 4.50
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/24/2022	4.45	3 yrs	4.45	4.45
ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/24/2022	4.45	3 yrs	4.45	4.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	12/01/2022	4.40	3 yrs	4.40	4.40
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.05	3 yrs	4.05	4.05
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	01/09/2023 01/17/2023	4.00 3.75	3 yrs	-0.25 4.00 3.75	4.00 4.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	12/01/2022	3.95	3 yrs	3.95	3.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	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%	01/01/2023	3.80	3 yrs	3.80	3.80

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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 4-Years										
AMERICO Platinum Assure 4	A	90	20,000	4 yrs	5% / 5%	12/22/2022	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%	12/22/2022	5.40	5 yrs	5.40	5.40
AMERICO Platinum Assure 5 CA	A	90	10,000	5 yrs	10% / 10%	12/22/2022	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	12/24/2022	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	12/24/2022	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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/15/2022	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%	01/09/2023 01/17/2023	5.00 4.75	5 yrs	-0.25 5.00 4.75	5.00 5.00
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	12/24/2022	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	12/24/2022	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

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.85	5 yrs	4.85	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.70	5 yrs	4.70	4.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	12/01/2022	4.65	5 yrs	4.65	4.65
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	01/03/2023 01/10/2023	4.65 4.65	5 yrs	0.00 4.65 4.65	4.65 4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.60	5 yrs	4.60	4.60
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	01/01/2023	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%	12/15/2022	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%	01/09/2023 01/17/2023	4.50 4.25	5 yrs	-0.25 4.50 4.25	4.50 4.50
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	01/03/2023 01/10/2023	4.45 4.45	5 yrs	0.00 4.45 4.45	4.45 4.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	12/01/2022	4.40	5 yrs	4.40	4.40
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	01/01/2023	4.25	5 yrs	4.25	4.25
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	01/01/2023	4.10	5 yrs	4.10	4.10
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	01/03/2023 01/10/2023	3.55 3.55	5 yrs	0.00 3.55 3.55	3.55 3.55
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
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6	A	85	20,000	6 yrs	5% / 5%	12/22/2022	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

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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>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.90	6 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.75	6 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.65	6 yrs	4.65	4.65
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%	12/22/2022	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	12/24/2022	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	12/24/2022	5.35	7 yrs	5.35	5.35
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%	12/15/2022	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	12/24/2022	5.00	7 yrs	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/09/2023 01/17/2023	5.00 4.75	7 yrs	-0.25 5.00 4.75	5.00 5.00
ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	12/24/2022	4.95	7 yrs	4.95	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.90	7 yrs	4.90	4.90
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	12/01/2022	4.85	7 yrs	4.85	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.75	7 yrs	4.75	4.75
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	01/03/2023 01/10/2023	4.70 4.70	7 yrs	0.00 4.70 4.70	4.70 4.70

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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 Premier 7	A+	88	25,000	7 yrs	10% / 10%	01/01/2023	4.70	7 yrs	4.70	4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.65	7 yrs	4.65	4.65
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	12/15/2022	4.55	7 yrs	4.55	4.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	12/01/2022	4.55	7 yrs	4.55	4.55
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	01/03/2023 01/10/2023	4.50 4.50	7 yrs	0.00 4.50 4.50	4.50 4.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/09/2023 01/17/2023	4.50 4.25	7 yrs	-0.25 4.50 4.25	4.50 4.50
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	01/01/2023	4.25	7 yrs	4.25	4.25
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	01/01/2023	4.10	7 yrs	4.10	4.10
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	01/03/2023 01/10/2023	3.85 3.85	7 yrs	0.00 3.85 3.85	3.85 3.85
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%	01/01/2023	4.90	8 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.75	8 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.65	8 yrs	4.65	4.65
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.90	9 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.75	9 yrs	4.75	4.75

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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 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.65	9 yrs	4.65	4.65
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023	4.90	10 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2023	4.75	10 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023	4.65	10 yrs	4.65	4.65
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%	01/09/2023	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%	01/01/2023	1 yr	3.40	5.00		3.89	3.35
AMERICAN NATIONAL INSURANCE CO. Century Plus <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	01/01/2023	1 yr	3.30	5.00		3.79	3.34
NATIONAL WESTERN LIFE NWL Protector One	A	85	10 yrs	5,000	10% / 10%	12/23/2022	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%	01/03/2023	1 yr	5.00	0.00		5.00	1.44
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider <i>Low Band</i>	A	80 NQ	9 yrs	35,000 NQ	10% / 10%	01/03/2023	1 yr	4.50	0.00		4.50	1.38
8-Year Surrender Period												
MUTUAL OF OMAHA Bonus Flexible <i>High Band</i>	A+	89	8 yrs	50,000	10% / 10%	01/01/2023	1 yr	4.05	1.00		4.17	0.66
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	01/01/2023	1 yr	3.90	1.00		4.02	0.64
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	01/01/2023	1 yr	3.60	0.00		3.60	2.90
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%	01/03/2023	1 yr	5.00	0.00		5.00	1.56
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%	01/03/2023	1 yr	4.50	0.00		4.50	1.49
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	01/01/2023	2 yrs	3.60	2.00		3.88	3.31
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%	01/01/2023	2 yrs	3.50	2.00		3.78	3.28
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%	01/01/2023	2 yrs	3.50	1.00		3.70	3.28
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	01/01/2023	2 yrs	3.40	1.00		3.60	3.24



# 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>High Band</i>	A	75	100,000	Single		12.00	5.15	0% / 10%	10 yrs	
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		11.00	5.00	0% / 10%	10 yrs	Included
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		11.00	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		10.00	4.75	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		12.00	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 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
National Western Life	NWL IMPACT 10®	A	85	2,000 QL 5,000 NQ	FPA	7.00		3.35	0% / 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

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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
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 10	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
▼ The product below ( <b>IncomeChoice 10</b> ) has been withdrawn from sale 01/10/2023											
North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.50	1.50	0% / 5%	10 yrs	Included
▼ The product below ( <b>IncomeChoice 10</b> ) has been withdrawn from sale 01/10/2023											
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 Annuity	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		12.00	4.00	Int / 10%	9 yrs	

# 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
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 <sup>QL</sup> 5,000 <sup>NQ</sup>	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
National Western Life	NWL Ultra Value®	A	85	2,000 <sup>QL</sup> 5,000 <sup>NQ</sup>	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	
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		11.50	4.90	0% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		10.50	4.75	0% / 10%	7 yrs	Included
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		10.50	4.65	0% / 10%	7 yrs	
Global Atlantic Financial Group	ForeAccumulation II 7 <i>High Band</i>	A	85	100,000	Single		29.00	4.60	10% / 10%	7 yrs	
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		9.50	4.50	0% / 10%	7 yrs	Included
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 <sup>QL</sup> 5,000 <sup>NQ</sup>	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
National Western Life	NWL IMPACT 7S®	A	85	2,000 <sup>QL</sup> 5,000 <sup>NQ</sup>	FPA	5.00		3.90	0% / 10%	7 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
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		11.75	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
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 <sup>QL</sup> 10,000 <sup>NQ</sup>	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		6.00	2.00	10% / 10%	7 yrs	Included
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		5.70	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	
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		11.00	4.65	0% / 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>Low Band</i>	A	85	25,000	Single		10.00	4.40	0% / 10%	5 yrs	

# 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
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
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		11.00	3.35	Int / 10%	5 yrs	

# SPIA Products

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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+	75	75	\$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