

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 MVA, LOAN	A	90	25,000	2 yrs	3% / 3%	04/28/2023	4.30	2 yrs	4.30	4.30
Rate Guaranteed 3-Years										
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/28/2023	4.75	3 yrs	4.75	4.75
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/28/2023	4.75	3 yrs	4.75	4.75
AMERICO Platinum Assure 3 MVA, LOAN	A	90	25,000	3 yrs	3% / 3%	04/28/2023	4.55	3 yrs	4.55	4.55
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	04/28/2023	4.50	3 yrs	4.50	4.50
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	04/28/2023	4.50	3 yrs	4.50	4.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2023	4.45	3 yrs	4.45	4.45
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	03/24/2023	4.40	3 yrs	4.40	4.40
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	03/24/2023	4.30	3 yrs	4.30	4.30
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	04/20/2023	4.30	3 yrs	4.30	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2023	4.30	3 yrs	4.30	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2023	4.20	3 yrs	4.20	4.20
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	03/24/2023	4.05	3 yrs	4.05	4.05
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	02/08/2023	4.00	3 yrs	4.00	4.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	04/20/2023	3.85	3 yrs	3.85	3.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	02/08/2023	3.50	3 yrs	3.50	3.50

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 MVA, LOAN	A	90	25,000	4 yrs	5% / 5%	04/28/2023	5.05	4 yrs	5.05	5.05
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/24/2023	3.95	4 yrs	3.95	3.95
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	10,000	10 yrs 	0% / 15%	04/24/2023	3.00	4 yrs	3.00	3.00
Rate Guaranteed 5-Years										
AMERICO Platinum Assure 5 MVA, LOAN	A	90	25,000	5 yrs	5% / 5%	04/28/2023	5.25	5 yrs	5.25	5.25
AMERICO Platinum Assure 5 CA MVA, LOAN	A	90	25,000	5 yrs	10% / 10%	04/28/2023	5.25	5 yrs	5.25	5.25
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/28/2023	5.20	5 yrs	5.20	5.20
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/28/2023	5.15	5 yrs	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	05/01/2023	5.15	5 yrs	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/01/2023	5.00	5 yrs	5.00	5.00
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	04/29/2023	5.00	5 yrs	5.00	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	05/01/2023	4.90	5 yrs	4.90	4.90
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/28/2023	4.80	5 yrs	4.80	4.80
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/28/2023	4.75	5 yrs	4.75	4.75
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	03/24/2023	4.65	5 yrs	4.65	4.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/24/2023	4.60	5 yrs	4.60	4.60
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs 	10% / 10%	05/01/2023	4.60	5 yrs	4.60	4.60

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PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	04/25/2023 ↩ 05/02/2023	4.50 4.50	5 yrs	0.00 4.50 4.50	4.50 4.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	04/20/2023	4.45	5 yrs	4.45	4.45
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	03/24/2023	4.35	5 yrs	4.35	4.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/08/2023	4.35	5 yrs	4.35	4.35
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	04/25/2023 ↩ 05/02/2023	4.30 4.30	5 yrs	0.00 4.30 4.30	4.30 4.30
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	05/01/2023	4.25	5 yrs	4.25	4.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/24/2023	4.20	5 yrs	4.20	4.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	04/20/2023	4.20	5 yrs	4.20	4.20
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	05/01/2023	4.10	5 yrs	4.10	4.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	02/08/2023	3.85	5 yrs	3.85	3.85
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/25/2023 ↩ 05/02/2023	3.40 3.40	5 yrs	0.00 3.40 3.40	3.40 3.40
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/01/2023	3.25	5 yrs	3.25	3.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.15	5 yrs	3.15	3.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/01/2023	2.75	5 yrs	2.75	2.75
Rate Guaranteed 6-Years										
AMERICO Platinum Assure 6 MVA, LOAN	A	85	25,000	6 yrs	5% / 5%	04/28/2023	5.25	6 yrs	5.25	5.25

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.20	6 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2023	5.05	6 yrs	5.05	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2023	4.95	6 yrs	4.95	4.95
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	6 yrs	4.20	4.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.15	6 yrs	3.15	3.15
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	7 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2023	5.30	7 yrs	5.30	5.30
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/28/2023	5.25	7 yrs	5.25	5.25
AMERICO Platinum Assure 7 MVA, LOAN	A	85	25,000	7 yrs	5% / 5%	04/28/2023	5.25	7 yrs	5.25	5.25
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/28/2023	5.20	7 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2023	5.20	7 yrs	5.20	5.20
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/28/2023	4.85	7 yrs	4.85	4.85
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/28/2023	4.80	7 yrs	4.80	4.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	04/20/2023	4.65	7 yrs	4.65	4.65
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	05/01/2023	4.60	7 yrs	4.60	4.60
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	04/25/2023 ↻ 05/02/2023	4.55 4.55	7 yrs	0.00 4.55 ↔ 4.55	4.55 4.55

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
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	04/20/2023	4.35	7 yrs	4.35	4.35
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	04/25/2023 ↩ 05/02/2023	4.35 4.35	7 yrs	0.00 4.35 ↔ 4.35	4.35 4.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	02/08/2023	4.35	7 yrs	4.35	4.35
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	05/01/2023	4.25	7 yrs	4.25	4.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	7 yrs	4.20	4.20
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	05/01/2023	4.10	7 yrs	4.10	4.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	02/08/2023	3.85	7 yrs	3.85	3.85
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	04/25/2023 ↩ 05/02/2023	3.70 3.70	7 yrs	0.00 3.70 ↔ 3.70	3.70 3.70
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	05/01/2023	3.25	7 yrs	3.25	3.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.20	7 yrs	3.20	3.20
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	05/01/2023	2.75	7 yrs	2.75	2.75
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	8 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2023	5.30	8 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2023	5.20	8 yrs	5.20	5.20
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	9 yrs	5.45	5.45

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/01/2023	5.30	9 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	05/01/2023	5.20	9 yrs	5.20	5.20
Rate Guaranteed 10-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2023	5.45	10 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.30	10 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2023	5.20	10 yrs	5.20	5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/24/2023	4.30	10 yrs	4.30	4.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.20	10 yrs	3.20	3.20
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	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 MVA <i>High Band</i>	A	80	10 yrs	100,000	10% / 10%	05/01/2023	1 yr	3.40	5.00		3.89	3.12
AMERICAN NATIONAL INSURANCE CO. Century Plus MVA <i>Low Band</i>	A	80	10 yrs	5,000	10% / 10%	05/01/2023	1 yr	3.30	5.00		3.79	3.11
NATIONAL WESTERN LIFE NWL Protector One MVA, LOAN	A	85	10 yrs	5,000	10% / 10%	04/28/2023	1 yr	1.75	1.00		1.85	1.62
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA <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 MVA <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%	05/01/2023	1 yr	3.95	1.00		4.07	0.65
MUTUAL OF OMAHA Bonus Flexible <i>Low Band</i>	A+	89	8 yrs	5,000	10% / 10%	05/01/2023	1 yr	3.80	1.00		3.92	0.63
AMERICAN NATIONAL INSURANCE CO. Palladium Group Fixed Deferred	A	99	8 yrs	5,000 QL	0% / 10%	05/01/2023	1 yr	3.60	0.00		3.60	2.68
7-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider (OH) MVA <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) MVA <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 ROP <i>High Band</i>	A	85	7 yrs	100,000	10% / 10%	05/01/2023	2 yrs	3.60	2.00		3.88	3.13
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>	A	85	7 yrs	2,000 QL 5,000 NQ	10% / 10%	05/01/2023	2 yrs	3.50	2.00		3.78	3.10
5-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>High Band</i>	A	85	5 yrs	100,000	10% / 10%	05/01/2023	2 yrs	3.50	1.00		3.70	3.10

Traditional Fixed Products

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AMERICAN NATIONAL INSURANCE CO. Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>	A	85	5 yrs	5,000	10% / 10%	05/01/2023	2 yrs	3.40	1.00		3.60	3.06

Fixed Indexed Annuities

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Carrier / Product 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 MVA	A	73	10,000	Single	11.00 to 15.00	8.75	3.85	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A	73	10,000	Single	14.00 to 20.00	8.75	3.85	10% / 10%	15 yrs	
NATIONAL WESTERN LIFE NWL Ultra Future® LOAN	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 MVA <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 MVA <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® LOAN	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 MVA <i>High Band</i>	A	75	100,000	Single		11.00	4.75	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA <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 MVA <i>Low Band</i>	A	75	25,000	Single		10.00	4.50	0% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA <i>Low Band</i>	A	85	10,000	Single		17.75	4.25	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <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) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less		10.00	4.25	10% / 20%	10 yrs	

Fixed Indexed Annuities

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		9.00	4.25	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA		10.75	4.10	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	10.75	4.10	0% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		11.00	4.00	Int / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <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) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less		9.00	4.00	10% / 20%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single		8.00	4.00	0% / 10%	10 yrs	Included
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA		8.25	3.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA	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 MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA		7.75	3.65	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 10.00	8.25	3.60	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A	78	10,000	Single	8.00 to 16.00	8.25	3.60	10% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA		9.40	3.60	0% / 10%	10 yrs	

Fixed Indexed Annuities

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Carrier / Product 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. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA		7.50	3.45	10% / 10%	10 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	7.00		3.35	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN	A+	75	50,000	Single		10.25	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Income - Split Bonus MVA, LOAN	A+	75	50,000	Single	5.00	10.25	3.25	0% / 10%	10 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA		7.00	3.20	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	9.00	8.25	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	14.00	8.25	3.00	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <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 MVA <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	
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		9.00	3.00	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	10 yrs	
ATHENE IA Agility 10 MVA	A	80	10,000	Single		6.00	2.75	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A	80	10,000	Single		6.00	2.75	10% / 10%	10 yrs	Included

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Carrier / Product 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 LIFE GROUP FIT Focus Income MVA, LOAN	A+	85	50,000	Single		8.00	2.75	0% / 10%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A-	75	5,000	1 Year or Less		10.00	2.50	0% / 10%	10 yrs	Multiple
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	7.50	2.50	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less		5.00	2.50	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single		5.00	2.30	0% / 5%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	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 MVA	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 MVA	A	75	25,000	Single				0% / 10%	10 yrs	Optional
9-Year Surrender Period										
AMERICO Ultimate One Index 9 LOAN	A	85	10,000	Single		8.00	4.10	0% / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA		11.00	4.00	Int / 10%	9 yrs	
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		3.55	10% / 10%	9 yrs	Optional

Fixed Indexed Annuities

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Carrier / Product 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) LOAN	A	80	10,000	Single	4.00 to 5.00	6.70	3.35	0% / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	9 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	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 MVA	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 MVA	A+	85	20,000	FPA		9.50	4.20	0% / 10%	8 yrs	
7-Year Surrender Period										
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single		10.50	4.50	0% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA		9.25	4.30	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single		9.50	4.25	0% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		10.00	4.15	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	10.00	4.15	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA		8.50	4.05	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA		8.75	4.05	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single		8.75	4.00	0% / 10%	7 yrs	Included

Fixed Indexed Annuities

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Carrier / Product 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 7 LOAN	A	90	10,000	Single		7.85	3.95	0% / 10%	7 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA		8.25	3.80	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		10.75	3.75	Int / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA	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 MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single		7.75	3.75	0% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		10.00	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	10.00	3.00	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A	83	100,000	Single			2.95	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A	83	10,000	Single			2.80	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A	83	10,000	Single		5.75	2.65	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A	83	10,000	Single		5.75	2.65	10% / 10%	7 yrs	Included

Fixed Indexed Annuities

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less		6.00	2.55	10% / 10%	7 yrs	Included
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less		5.70	2.40	10% / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
5-Year Surrender Period										
AMERICO Elite 5 LOAN	A	90	10,000	Single			4.65	Int / 10%	5 yrs	🔄
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single		10.00	4.40	0% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA		9.00	4.15	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single		9.00	4.15	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		21.00	3.95	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA		8.00	3.90	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA		8.50	3.85	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single		20.00	3.80	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA		8.00	3.60	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA	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 MVA	A	85	25,000	Single		14.00	3.50	10% / 10%	5 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA		10.00	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