

| 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 3-Years  |         |               |             |          |                              |             |              |                |           |                     |
| ATHENE IA<br>Athene Max Rate 3 MVA High Band                             | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 06/28/2024  | 5.05         | 3 yrs          | 5.05      | 5.05                |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA High Band            | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 06/28/2024  | 5.05         | 3 yrs          | 5.05      | 5.05                |
| ATHENE IA<br>Athene Max Rate 3 MVA Low Band                              | A+      | 85            | 10,000      | 3 yrs    | Int / Int                    | 06/28/2024  | 4.80         | 3 yrs          | 4.80      | 4.80                |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA Low Band             | A+      | 85            | 10,000      | 3 yrs    | Int / Int                    | 06/28/2024  | 4.80         | 3 yrs          | 4.80      | 4.80                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA High Band | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024  | 4.70         | 3 yrs ↻        | 4.70      | 4.70                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 High Band                | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 08/12/2024  | 4.65         | 3 yrs          | 4.65      | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA High Band                | A+      | 90            | 500,000     | 3 yrs    | 0% / 10%                     | 08/01/2024  | 4.65         | 3 yrs          | 4.65      | 4.65                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA Mid Band  | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024  | 4.55         | 3 yrs ↻        | 4.55      | 4.55                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA High Band                 | A+      | 90            | 500,000     | 3 yrs    | 10% / 10%                    | 08/01/2024  | 4.55         | 3 yrs          | 4.55      | 4.55                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA Mid Band                 | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 08/01/2024  | 4.50         | 3 yrs          | 4.50      | 4.50                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA High Band             | A+      | 90            | 100,000     | 3 yrs ↻  | 0% / Int                     | 08/09/2024  | 4.45         | 3 yrs ↻        | 4.45      | 4.45                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA Low Band  | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 08/09/2024  | 4.45         | 3 yrs ↻        | 4.45      | 4.45                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 Low Band                 | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 08/12/2024  | 4.40         | 3 yrs          | 4.40      | 4.40                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA Mid Band                  | A+      | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 08/01/2024  | 4.40         | 3 yrs          | 4.40      | 4.40                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA Low Band                 | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 08/01/2024  | 4.35         | 3 yrs          | 4.35      | 4.35                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA Mid Band  | A-      | 85            | 100,000     | 3 yrs    | 0% / 10%                     | 08/07/2024  | 4.25         | 3 yrs          | 4.25      | 4.25                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA High Band | A-      | 85            | 250,000     | 3 yrs    | 0% / 10%                     | 08/07/2024  | 4.25         | 3 yrs          | 4.25      | 4.25                |

| 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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>                      | A+      | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 08/01/2024                 | 4.25         | 3 yrs          | 4.25                       | 4.25                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Low Band</i>      | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 08/07/2024                 | 4.00         | 3 yrs          | 4.00                       | 4.00                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>                  | A+      | 90            | 20,000      | 3 yrs ↻  | 0% / Int                     | 08/09/2024                 | 4.00         | 3 yrs ↻        | 4.00                       | 4.00                |
| Rate Guaranteed 4-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 4.40         | 4 yrs ↻        | 4.40                       | 4.40                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 3.50         | 4 yrs ↻        | 3.50                       | 3.50                |
| Rate Guaranteed 5-Years   |         |               |             |          |                              |                            |              |                |                            |                     |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                                 | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 06/28/2024                 | 5.25         | 5 yrs          | 5.25                       | 5.25                |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>                | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 06/28/2024                 | 5.20         | 5 yrs          | 5.20                       | 5.20                |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN                                      | A+      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 07/17/2024                 | 5.15         | 5 yrs          | 5.15                       | 5.15                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>          | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 08/05/2024<br>↻ 08/13/2024 | 5.10<br>4.70 | 5 yrs          | -0.40<br>5.10<br>↓<br>4.70 | 5.10<br>4.70        |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>High Band</i>                              | A+      | 85            | 75,000      | 5 yrs    | 10% / 10%                    | 07/30/2024<br>↻ 08/13/2024 | 5.10<br>4.85 | 5 yrs          | -0.25<br>5.10<br>↓<br>4.85 | 5.10<br>4.85        |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>Low Band</i>                                  | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 06/28/2024                 | 5.00         | 5 yrs          | 5.00                       | 5.00                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>High Band</i>                    | A+      | 90            | 500,000     | 5 yrs    | 0% / 10%                     | 08/01/2024                 | 5.00         | 5 yrs          | 5.00                       | 5.00                |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>Low Band</i>                 | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 06/28/2024                 | 4.95         | 5 yrs          | 4.95                       | 4.95                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>                     | A+      | 90            | 500,000     | 5 yrs    | 10% / 10%                    | 08/01/2024                 | 4.90         | 5 yrs          | 4.90                       | 4.90                |

| 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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Mid Band</i>                               | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 07/30/2024<br>↩ 08/13/2024 | 4.75<br>4.50 | 5 yrs          | -0.25<br>4.75<br>↓<br>4.50 | 4.75<br>4.50        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                    | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 08/12/2024                 | 4.75         | 5 yrs          | 4.75                       | 4.75                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Mid Band</i>                     | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 08/01/2024                 | 4.75         | 5 yrs          | 4.75                       | 4.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.70         | 5 yrs ↻        | 4.70                       | 4.70                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>High Band</i>                 | A+      | 90            | 100,000     | 5 yrs ↻  | 0% / Int                     | 08/09/2024                 | 4.65         | 5 yrs ↻        | 4.65                       | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Mid Band</i>                      | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 08/01/2024                 | 4.65         | 5 yrs          | 4.65                       | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Low Band</i>                     | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 08/01/2024                 | 4.60         | 5 yrs          | 4.60                       | 4.60                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.55         | 5 yrs ↻        | 4.55                       | 4.55                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                     | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 08/12/2024                 | 4.50         | 5 yrs          | 4.50                       | 4.50                |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                      | A+      | 90            | 25,000      | 5 yrs    | 10% / 10%                    | 08/01/2024                 | 4.50         | 5 yrs          | 4.50                       | 4.50                |
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA  | A+      | 89            | 25,000      | 5 yrs ↻  | 10% / 10%                    | 08/12/2024                 | 4.50         | 5 yrs ↻        | 4.50                       | 4.50                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.45         | 5 yrs ↻        | 4.45                       | 4.45                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 4.40         | 5 yrs ↻        | 4.40                       | 4.40                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 08/05/2024<br>↩ 08/13/2024 | 4.40<br>4.00 | 5 yrs          | -0.40<br>4.40<br>↓<br>4.00 | 4.40<br>4.00        |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>Low Band</i>                  | A+      | 90            | 20,000      | 5 yrs ↻  | 0% / Int                     | 08/09/2024                 | 4.40         | 5 yrs ↻        | 4.40                       | 4.40                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>Mid Band</i>      | A-      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 08/07/2024                 | 4.35         | 5 yrs          | 4.35                       | 4.35                |

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA High Band     | A-      | 85            | 250,000     | 5 yrs    | 0% / 10%                     | 08/07/2024                 | 4.35         | 5 yrs          | 4.35                       | 4.35                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP High Band                  | A+      | 89            | 50,000      | 5 yrs ↻  | 10% / 10%                    | 08/12/2024                 | 4.25         | 5 yrs ↻        | 4.25                       | 4.25                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA Low Band      | A-      | 85            | 10,000      | 5 yrs    | 0% / 10%                     | 08/07/2024                 | 4.10         | 5 yrs          | 4.10                       | 4.10                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP Low Band                   | A+      | 89            | 5,000       | 5 yrs ↻  | 10% / 10%                    | 08/12/2024                 | 4.10         | 5 yrs ↻        | 4.10                       | 4.10                |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA Low Band                               | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 07/30/2024<br>↻ 08/13/2024 | 4.00<br>3.75 | 5 yrs          | -0.25<br>4.00<br>↓<br>3.75 | 4.00<br>3.75        |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA Low Band  | A       | 85            | 25,000      | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 3.65         | 5 yrs ↻        | 3.65                       | 3.65                |
| Rate Guaranteed 6-Years  |         |               |             |          |                              |                            |              |                |                            |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA High Band     | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.70         | 6 yrs ↻        | 4.70                       | 4.70                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA Mid Band      | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.55         | 6 yrs ↻        | 4.55                       | 4.55                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA Low Band      | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.45         | 6 yrs ↻        | 4.45                       | 4.45                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA High Band | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 4.40         | 6 yrs ↻        | 4.40                       | 4.40                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA Low Band  | A       | 85            | 25,000      | 10 yrs ↻ | 0% / 15%                     | 08/12/2024                 | 3.65         | 6 yrs ↻        | 3.65                       | 3.65                |
| Rate Guaranteed 7-Years  |         |               |             |          |                              |                            |              |                |                            |                     |
| ATHENE IA<br>Athene Max Rate 7 MVA High Band                                 | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 06/28/2024                 | 5.25         | 7 yrs          | 5.25                       | 5.25                |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA High Band                | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 06/28/2024                 | 5.20         | 7 yrs          | 5.20                       | 5.20                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA High Band                              | A+      | 85            | 75,000      | 7 yrs    | 10% / 10%                    | 07/30/2024<br>↻ 08/13/2024 | 5.10<br>4.85 | 7 yrs          | -0.25<br>5.10<br>↓<br>4.85 | 5.10<br>4.85        |
| ATHENE IA<br>Athene Max Rate 7 MVA Low Band                                  | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 06/28/2024                 | 5.00         | 7 yrs          | 5.00                       | 5.00                |

| Carrier / Product Name   | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Current Rate | Years Rate GTD | Base Rate                  | GTD Yield Surrender |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA High Band      | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 08/05/2024<br>↩ 08/13/2024 | 5.00<br>4.60 | 7 yrs          | -0.40<br>5.00<br>↓<br>4.60 | 5.00<br>4.60        |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA High Band                | A+      | 90            | 500,000     | 7 yrs    | 0% / 10%                     | 08/01/2024                 | 5.00         | 7 yrs          | 5.00                       | 5.00                |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA Low Band             | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 06/28/2024                 | 4.95         | 7 yrs          | 4.95                       | 4.95                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA High Band                 | A+      | 90            | 500,000     | 7 yrs    | 10% / 10%                    | 08/01/2024                 | 4.90         | 7 yrs          | 4.90                       | 4.90                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA High Band             | A+      | 90            | 100,000     | 7 yrs ↻  | 0% / Int                     | 08/09/2024                 | 4.80         | 7 yrs ↻        | 4.80                       | 4.80                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA Mid Band                           | A+      | 85            | 25,000      | 7 yrs    | 10% / 10%                    | 07/30/2024<br>↩ 08/13/2024 | 4.75<br>4.50 | 7 yrs          | -0.25<br>4.75<br>↓<br>4.50 | 4.75<br>4.50        |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 High Band                | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 08/12/2024                 | 4.75         | 7 yrs          | 4.75                       | 4.75                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA Mid Band                 | A+      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 08/01/2024                 | 4.75         | 7 yrs          | 4.75                       | 4.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA High Band | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.70         | 7 yrs ↻        | 4.70                       | 4.70                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA Mid Band                  | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 08/01/2024                 | 4.65         | 7 yrs          | 4.65                       | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA Low Band                 | A+      | 90            | 25,000      | 7 yrs    | 0% / 10%                     | 08/01/2024                 | 4.60         | 7 yrs          | 4.60                       | 4.60                |
| MUTUAL OF OMAHA<br>Ultra Premier 7 MVA                                   | A+      | 88            | 25,000      | 7 yrs ↻  | 10% / 10%                    | 08/12/2024                 | 4.60         | 7 yrs ↻        | 4.60                       | 4.60                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA Mid Band  | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 08/09/2024                 | 4.55         | 7 yrs ↻        | 4.55                       | 4.55                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA Low Band              | A+      | 90            | 20,000      | 7 yrs ↻  | 0% / Int                     | 08/09/2024                 | 4.50         | 7 yrs ↻        | 4.50                       | 4.50                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 Low Band                 | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 08/12/2024                 | 4.50         | 7 yrs          | 4.50                       | 4.50                |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA Low Band                  | A+      | 90            | 25,000      | 7 yrs    | 10% / 10%                    | 08/01/2024                 | 4.50         | 7 yrs          | 4.50                       | 4.50                |

| 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 |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 08/09/2024               | 4.45         | 7 yrs          | 4.45                  | 4.45                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 08/12/2024               | 4.40         | 7 yrs          | 4.40                  | 4.40                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 08/05/2024<br>08/13/2024 | 4.40<br>4.00 | 7 yrs          | 4.40<br>4.00<br>-0.40 | 4.40<br>4.00        |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>                  | A+      | 88            | 50,000      | 7 yrs    | 10% / 10%                    | 08/12/2024               | 4.40         | 7 yrs          | 4.40                  | 4.40                |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>                   | A+      | 88            | 5,000       | 7 yrs    | 10% / 10%                    | 08/12/2024               | 4.25         | 7 yrs          | 4.25                  | 4.25                |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Low Band</i>                               | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 07/30/2024<br>08/13/2024 | 4.00<br>3.75 | 7 yrs          | 4.00<br>3.75<br>-0.25 | 4.00<br>3.75        |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>High Band</i>               | A+      | 88            | 100,000     | 7 yrs    | 10% / 10%                    | 08/01/2024               | 3.75         | 7 yrs          | 3.75                  | 3.75                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs   | 0% / 15%                     | 08/12/2024               | 3.70         | 7 yrs          | 3.70                  | 3.70                |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>                | A+      | 88            | 35,000      | 7 yrs    | 10% / 10%                    | 08/01/2024               | 3.65         | 7 yrs          | 3.65                  | 3.65                |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>Low Band</i>                | A+      | 88            | 10,000      | 7 yrs    | 10% / 10%                    | 08/01/2024               | 3.45         | 7 yrs          | 3.45                  | 3.45                |
| Rate Guaranteed 8-Years   |         |               |             |          |                              |                          |              |                |                       |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 08/09/2024               | 4.70         | 8 yrs          | 4.70                  | 4.70                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 08/09/2024               | 4.55         | 8 yrs          | 4.55                  | 4.55                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 08/09/2024               | 4.45         | 8 yrs          | 4.45                  | 4.45                |
| Rate Guaranteed 9-Years   |         |               |             |          |                              |                          |              |                |                       |                     |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>High Band</i>                    | A+      | 90            | 500,000     | 9 yrs    | 0% / 10%                     | 08/01/2024               | 5.00         | 9 yrs          | 5.00                  | 5.00                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>High Band</i>                     | A+      | 90            | 500,000     | 9 yrs    | 10% / 10%                    | 08/01/2024               | 4.90         | 9 yrs          | 4.90                  | 4.90                |

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>Mid Band</i>                      | A+      | 90            | 100,000     | 9 yrs    | 0% / 10%                     | 08/01/2024  | 4.75         | 9 yrs          | 4.75      | 4.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i>      | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.70         | 9 yrs          | 4.70      | 4.70                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Mid Band</i>                       | A+      | 90            | 100,000     | 9 yrs    | 10% / 10%                    | 08/01/2024  | 4.65         | 9 yrs          | 4.65      | 4.65                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>Low Band</i>                      | A+      | 90            | 25,000      | 9 yrs    | 0% / 10%                     | 08/01/2024  | 4.60         | 9 yrs          | 4.60      | 4.60                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Mid Band</i>       | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.55         | 9 yrs          | 4.55      | 4.55                |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Low Band</i>                       | A+      | 90            | 25,000      | 9 yrs    | 10% / 10%                    | 08/01/2024  | 4.50         | 9 yrs          | 4.50      | 4.50                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Low Band</i>       | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.45         | 9 yrs          | 4.45      | 4.45                |
| Rate Guaranteed 10-Years   |         |               |             |          |                              |             |              |                |           |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.70         | 10 yrs         | 4.70      | 4.70                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.55         | 10 yrs         | 4.55      | 4.55                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 08/09/2024  | 4.45         | 10 yrs         | 4.45      | 4.45                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 08/12/2024  | 4.40         | 10 yrs         | 4.40      | 4.40                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs   | 0% / 15%                     | 08/12/2024  | 3.70         | 10 yrs         | 3.70      | 3.70                |
| AMERICAN GENERAL LIFE INS. CO.<br>Assured Edge Income Achiever MVA                   | A       | 80            | 25,000      | 10 yrs   | 10% / 10%                    | 08/07/2023  | 2.25         | 10 yrs         | 2.25      | 2.25                |

# 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   |         |                            |          |                      |                              |             |                |           |            |               |                     |                     |
| NATIONAL WESTERN LIFE<br>NWL Protector One MVA, LOAN   | A       | 85                         | 10 yrs   | 5,000                | 10% / 10%                    | 03/04/2024  | 1 yr           | 1.75      | 1.00       |               | 1.85                | 1.62                |
| 9-Year Surrender Period  |         |                            |          |                      |                              |             |                |           |            |               |                     |                     |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider MVA <i>High Band</i>      | A       | 80 NQ                      | 9 yrs    | 200,000              | 10% / 10%                    | 01/08/2024  | 1 yr           | 5.00      | 0.00       |               | 5.00                | 1.44                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider MVA <i>Low Band</i>       | A       | 80 NQ                      | 9 yrs    | 35,000 NQ            | 10% / 10%                    | 01/08/2024  | 1 yr           | 4.50      | 0.00       |               | 4.50                | 1.38                |
| 8-Year Surrender Period  |         |                            |          |                      |                              |             |                |           |            |               |                     |                     |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>High Band</i>   | A+      | 89                         | 8 yrs    | 50,000               | 10% / 10%                    | 08/12/2024  | 1 yr           | 4.00      | 1.00       |               | 4.12                | 0.66                |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>Low Band</i>  | A+      | 89                         | 8 yrs    | 5,000                | 10% / 10%                    | 08/12/2024  | 1 yr           | 3.85      | 1.00       |               | 3.97                | 0.64                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Group Fixed Deferred                                  | A       | 99                         | 8 yrs    | 5,000 QL             | 0% / 10%                     | 08/09/2024  | 1 yr           | 3.50      | 0.00       |               | 3.50                | 3.06                |
| 7-Year Surrender Period  |         |                            |          |                      |                              |             |                |           |            |               |                     |                     |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>High Band</i> | A       | 80 NQ                      | 7 yrs    | 200,000              | 10% / 10%                    | 01/08/2024  | 1 yr           | 5.00      | 0.00       |               | 5.00                | 1.56                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeCare Fixed Annuity with LTC Rider (OH) MVA <i>Low Band</i>  | A       | 80 NQ                      | 7 yrs    | 35,000 NQ            | 10% / 10%                    | 01/08/2024  | 1 yr           | 4.50      | 0.00       |               | 4.50                | 1.49                |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 7 Diamond ROP <i>High Band</i>             | A       | Owner: 85<br>Annuitant: 95 | 7 yrs    | 100,000              | 10% / 10%                    | 08/09/2024  | 2 yrs          | 4.20      | 2.00       |               | 4.48                | 3.62                |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 7 Diamond ROP <i>Low Band</i>              | A       | Owner: 85<br>Annuitant: 95 | 7 yrs    | 2,000 QL<br>5,000 NQ | 10% / 10%                    | 08/09/2024  | 2 yrs          | 4.10      | 2.00       |               | 4.38                | 3.59                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>High Band</i>                                | A+      | 88                         | 7 yrs    | 100,000              | 10% / 10%                    | 08/01/2024  | 3 yrs          | 3.75      | 0.00       |               | 3.75                | 3.32                |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>High Band</i>                                | A+      | 88                         | 7 yrs    | 100,000              | 10% / 10%                    | 08/01/2024  | 5 yrs          | 3.75      | 0.00       |               | 3.75                | 3.54                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>Mid Band</i>                                 | A+      | 88                         | 7 yrs    | 35,000               | 10% / 10%                    | 08/01/2024  | 3 yrs          | 3.65      | 0.00       |               | 3.65                | 3.28                |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>Mid Band</i>                                 | A+      | 88                         | 7 yrs    | 35,000               | 10% / 10%                    | 08/01/2024  | 5 yrs          | 3.65      | 0.00       |               | 3.65                | 3.46                |

# 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 |
|--|---------|---------------|----------|-------------|------------------------------|-------------|----------------|-----------|------------|---------------|---------------------|---------------------|
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>High Band</i>                    | A+      | 88            | 7 yrs    | 100,000     | 10% / 10%                    | 08/01/2024  | 1 yr           | 3.50      | 1.00       |               | 3.64                | 3.21                |
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>Mid Band</i>                     | A+      | 88            | 7 yrs    | 35,000      | 10% / 10%                    | 08/01/2024  | 1 yr           | 3.40      | 1.00       |               | 3.54                | 3.20                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>Low Band</i>                     | A+      | 88            | 7 yrs    | 10,000      | 10% / 10%                    | 08/01/2024  | 3 yrs          | 3.45      | 0.00       |               | 3.45                | 3.19                |
| SECURIAN FINANCIAL<br>SecureOption Focus 5 ROP ROP <i>Low Band</i>                     | A+      | 88            | 7 yrs    | 10,000      | 10% / 10%                    | 08/01/2024  | 5 yrs          | 3.45      | 0.00       |               | 3.45                | 3.32                |
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>Low Band</i>                     | A+      | 88            | 7 yrs    | 10,000      | 10% / 10%                    | 08/01/2024  | 1 yr           | 3.20      | 1.00       |               | 3.34                | 3.17                |
| 5-Year Surrender Period  |         |               |          |             |                              |             |                |           |            |               |                     |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>High Band</i> | A       | 85            | 5 yrs    | 100,000     | 10% / 10%                    | 08/09/2024  | 2 yrs          | 4.15      | 1.00       |               | 4.35                | 3.66                |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>  | A       | 85            | 5 yrs    | 5,000       | 10% / 10%                    | 08/09/2024  | 2 yrs          | 4.05      | 1.00       |               | 4.25                | 3.62                |

# Fixed Indexed Annuities

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| Carrier / Product Name   | AM Best | Max Issue Age              | Min Premium          | Premium Type | Premium Bonus     | Product Fee | Any Annual P-to-P Cap | Base Rate  | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|----------------------------|----------------------|--------------|-------------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| <b>15-Year Surrender Period</b>  |         |                            |                      |              |                   |             |                       |            |                              |          |          |
| ATHENE IA<br>Athene Performance Elite® 15 MVA                                  | A+      | 73                         | 10,000               | Single       | 11.00<br>to 15.00 |             |                       | 8.25 4.05  | 0% / 5%                      | 15 yrs   |          |
| ATHENE IA<br>Athene Performance Elite® 15 Plus MVA, ROP, FEE                   | A+      | 73                         | 10,000               | Single       | 14.00<br>to 20.00 | 0.95        |                       | 8.25 4.05  | 10% / 10%                    | 15 yrs   |          |
| NATIONAL WESTERN LIFE<br>NWL Ultra Future® LOAN                                | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA          | 7.75<br>to 9.00   |             |                       | 3.00       | 0% / 10%                     | 15 yrs   | Optional |
| <b>14-Year Surrender Period</b>  |         |                            |                      |              |                   |             |                       |            |                              |          |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 MVA <i>Low Band</i>                  | A+      | 75                         | 20,000               | FPA          | 10.00<br>to 22.00 |             |                       | 6.25 2.55  | 0% / 10%                     | 14 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 MVA <i>High Band</i>                 | A+      | 75                         | 75,000               | FPA          | 14.00<br>to 26.00 |             |                       | 6.25 2.55  | 0% / 10%                     | 14 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 CA MVA <i>Low Band</i>               | A+      | 75                         | 20,000               | FPA          | 10.00             |             |                       | 6.25 2.55  | 0% / 10%                     | 14 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 14 CA MVA <i>High Band</i>              | A+      | 75                         | 75,000               | FPA          | 14.00             |             |                       | 6.25 2.55  | 0% / 10%                     | 14 yrs   |          |
| <b>13-Year Surrender Period</b>  |         |                            |                      |              |                   |             |                       |            |                              |          |          |
| NATIONAL WESTERN LIFE<br>NWL Ultra Classic® LOAN                               | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA          |                   |             |                       | 4.50       | 0% / 10%                     | 13 yrs   | Optional |
| <b>10-Year Surrender Period</b>  |         |                            |                      |              |                   |             |                       |            |                              |          |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>High Band</i>      | A       | 75                         | 100,000              | Single       |                   |             |                       | 10.00 4.50 | 0% / 10%                     | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>High Band</i> | A       | 85                         | 100,000              | Single       |                   |             |                       | 19.00 4.45 | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>Low Band</i>  | A       | 85                         | 25,000               | Single       |                   |             |                       | 18.75 4.35 | 10% / 10%                    | 10 yrs   |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>Low Band</i>       | A       | 75                         | 25,000               | Single       |                   |             |                       | 9.00 4.25  | 0% / 10%                     | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>BalanceShield 10 MVA                  | A-      | 80                         | 10,000               | Single       |                   |             |                       | 4.05       | 0% / 10%                     | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 10 MVA                    | A-      | 80                         | 5,000                | FPA          |                   |             |                       | 8.50 4.00  | Int / 10%                    | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>FIT Horizon Growth MVA, LOAN                            | A+      | 85                         | 50,000               | Single       |                   |             |                       | 12.00 4.00 | 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 | Product Fee | Any Annual P-to-P Cap | Base Rate         | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|-------------------|------------------------------|----------|----------|
| NATIONAL LIFE GROUP<br>Zenith Growth 10 MVA, LOAN                            | A+      | 75            | 25,000      | 1 Year or Less |               |             | 12.00                 | 4.00              | 0% / 10%                     | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>High Band</i>         | A       | 80            | 100,000     | FPA            |               |             | 9.00                  | 3.85<br>↓<br>3.50 | 10% / 10%                    | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Secure Growth MVA, LOAN                           | A+      | 85            | 5,000       | FPA            |               |             | 11.00                 | 3.75              | 0% / 10%                     | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA <i>High Band</i>          | A       | 80            | 100,000     | FPA            |               |             | 8.75                  | 3.75<br>↓<br>3.50 | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 MVA <i>High Band</i>            | A+      | 79            | 75,000      | 1 Year or Less |               |             | 8.75                  | 3.65              | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i> | A+      | 79            | 75,000      | 1 Year or Less |               |             | 8.75                  | 3.65              | 10% / 20%                    | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>Low Band</i>          | A       | 80            | 10,000      | FPA            |               |             | 8.25                  | 3.60<br>↓<br>3.35 | 10% / 10%                    | 10 yrs   | Optional |
| NORTH AMERICAN COMPANY<br>NAC Control. X MVA                                 | A+      | 79            | 20,000      | Single         |               |             | 8.50                  | 3.55              | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Horizon Income - Max Bonus MVA, LOAN              | A+      | 75            | 50,000      | Single         |               |             | 11.25                 | 3.50              | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Horizon Income - Split Bonus MVA, LOAN            | A+      | 75            | 50,000      | Single         | 5.00          |             | 11.25                 | 3.50              | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Select Income - Max Bonus MVA, LOAN               | A+      | 75            | 5,000       | FPA            |               |             | 10.50                 | 3.50              | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Select Income - Split Bonus MVA, LOAN             | A+      | 75            | 5,000       | FPA            | 5.00          |             | 10.50                 | 3.50              | 0% / 10%                     | 10 yrs   | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>FlexShield 10 MVA                   | A-      | 80            | 5,000       | Single         |               |             |                       | 3.50              | 0% / 10%                     | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA <i>Low Band</i>           | A       | 80            | 10,000      | FPA            |               |             | 7.75                  | 3.50<br>↓<br>3.25 | 10% / 10%                    | 10 yrs   |          |

# Fixed Indexed Annuities

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| Carrier / Product Name   | AM Best | Max Issue Age | Min Premium           | Premium Type   | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| NATIONAL LIFE GROUP<br>Zenith Income 10 - Max Bonus MVA  | A+      | 75            | 25,000                | 1 Year or Less |               |             | 11.25                 | 3.50      | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>Zenith Income 10 - Split Bonus MVA  | A+      | 75            | 25,000                | 1 Year or Less | 5.00          |             | 11.25                 | 3.50      | 0% / 10%                     | 10 yrs   | Optional |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 MVA <i>Low Band</i>   | A+      | 79            | 20,000                | 1 Year or Less |               |             | 7.75                  | 3.40      | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>                                      | A+      | 79            | 20,000                | 1 Year or Less |               |             | 7.75                  | 3.40      | 10% / 20%                    | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 MVA   | A+      | 78            | 10,000                | Single         | 4.00 to 12.00 |             | 7.00                  | 3.35      | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 Plus MVA, ROP, FEE  | A+      | 78            | 10,000                | Single         | 8.00 to 18.00 | 0.95        | 7.00                  | 3.35      | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Premium Enhancement Rider<br><i>MVA High Band</i> | A       | 85            | 100,000               | Single         | 12.00         |             | 13.00                 | 3.35      | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Premium Enhancement Rider<br><i>MVA Low Band</i>  | A       | 85            | 25,000                | Single         | 12.00         |             | 12.75                 | 3.25      | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>           | A       | 85            | 25,000                | Single         |               |             | 10.00                 | 3.25      | 10% / 10%                    | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>          | A       | 85            | 100,000               | Single         |               |             | 10.00                 | 3.25      | 10% / 10%                    | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>           | A       | 85            | 25,000                | Single         |               |             | 10.00                 | 3.25      | 10% / 10%                    | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>          | A       | 85            | 100,000               | Single         |               |             | 10.00                 | 3.25      | 10% / 10%                    | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>Growth Driver 10 MVA, LOAN  | A+      | 75            | 25,000                | 1 Year or Less | 10.00         |             | 8.50                  | 3.25      | 0% / 10%                     | 10 yrs   |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 10 MVA  | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            | 1.00          |             |                       | 3.25      | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Agility 10 MVA  | A+      | 80            | 10,000                | Single         |               |             | 6.25                  | 3.15      | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Agility 10 CA MVA   | A+      | 80            | 10,000                | Single         |               |             | 6.25                  | 3.00      | 10% / 10%                    | 10 yrs   | Included |

# Fixed Indexed Annuities

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| Carrier / Product Name  | AM Best | Max Issue Age              | Min Premium          | Premium Type   | Premium Bonus     | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|----------------------------|----------------------|----------------|-------------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| ATHENE IA<br>Ascent Pro 10 Bonus MVA  | A+      | 80                         | 10,000               | Single         | 3.00              |             | 6.25                  | 3.00      | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Ascent Pro 10 Bonus (FL) MVA   | A+      | 80                         | 10,000               | Single         | 3.00              |             | 6.25                  | 3.00      | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Ascent Pro 10 Bonus (State Variations) MVA                               | A+      | 80                         | 10,000               | Single         | 3.00              |             | 6.25                  | 3.00      | 10% / 10%                    | 10 yrs   | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield Bonus 10 MVA                     | A-      | 80                         | 5,000                | FPA            | 12.00             |             | 6.00                  | 3.00      | Int / 10%                    | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 CA MVA                                       | A+      | 78                         | 10,000               | Single         | 11.00             |             | 7.00                  | 3.00      | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite® 10 Plus CA MVA, ROP, FEE                       | A+      | 78                         | 10,000               | Single         | 16.00             | 0.95        | 7.00                  | 3.00      | 10% / 10%                    | 10 yrs   |          |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 10® LOAN  | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 7.00              |             |                       | 3.00      | 0% / 10%                     | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>FIT Focus Growth MVA, LOAN                                     | A+      | 75                         | 50,000               | Single         | 5.00              |             | 9.00                  | 2.85      | 0% / 10%                     | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>FIT Focus Income MVA, LOAN                                     | A+      | 85                         | 50,000               | Single         |                   |             | 8.00                  | 2.75      | 0% / 10%                     | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>High Band</i>             | A       | 85                         | 100,000              | Single         |                   |             | 8.00                  | 2.75      | 10% / 10%                    | 10 yrs   | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA <i>High Band</i> | A       | 75                         | 100,000              | Single         |                   |             | 5.35                  | 2.70      | 0% / 10%                     | 10 yrs   | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>EstateShield 10 MVA                          | A-      | 75                         | 5,000                | 1 Year or Less |                   |             | 4.25                  | 2.50      | 0% / 10%                     | 10 yrs   | Multiple |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>Low Band</i>              | A       | 85                         | 10,000               | Single         |                   |             | 7.75                  | 2.50      | 10% / 10%                    | 10 yrs   | Optional |
| NATIONAL LIFE GROUP<br>Income Driver 10 MVA   | A+      | 75                         | 25,000               | 1 Year or Less |                   |             | 8.00                  | 2.50      | 0% / 10%                     | 10 yrs   | Optional |
| NORTH AMERICAN COMPANY<br>Income Pay Pro 10 MVA                                       | A+      | 79                         | 20,000               | 1 Year or Less |                   |             | 5.00                  | 2.50      | 10% / 10%                    | 10 yrs   | Optional |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>Low Band</i>                         | A+      | 79                         | 20,000               | FPA            | 8.00<br>to 17.00  |             | 5.75                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 MVA <i>High Band</i>                        | A+      | 79                         | 75,000               | FPA            | 11.00<br>to 20.00 |             | 5.75                  | 2.45      | 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  | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|----------------------------|----------------------|----------------|----------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>Low Band</i>                                    | A+      | 79                         | 20,000               | FPA            | 8.00 to 17.00  |             | 5.50                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 (State Variations) <i>High Band</i>                                   | A+      | 79                         | 75,000               | FPA            | 11.00 to 20.00 |             | 5.50                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 CA MVA <i>Low Band</i>  | A+      | 79                         | 20,000               | FPA            | 7.00           |             | 5.50                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>Charter Plus 10 CA MVA <i>High Band</i>   | A+      | 79                         | 75,000               | FPA            | 10.00          |             | 5.50                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA <i>Low Band</i>                            | A       | 75                         | 25,000               | Single         |                |             | 4.35                  | 2.45      | 0% / 10%                     | 10 yrs   | Included |
| NORTH AMERICAN COMPANY<br>BenefitSolutions 10 MVA   | A+      | 79                         | 20,000               | Single         |                |             | 5.00                  | 2.30      | 0% / 5%                      | 10 yrs   | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 MVA  | A-      | 80                         | 5,000                | FPA            | 10.00          |             | 2.50                  | 1.10      | Int / 10%                    | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 with a LIBR MVA  | A-      | 80                         | 5,000                | FPA            | 10.00          |             | 2.25                  | 1.00      | Int / 10%                    | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Growth Accelerator Rider MVA<br><i>Low Band</i>  | A       | 85                         | 25,000               | Single         |                |             |                       |           | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Growth Accelerator Rider MVA<br><i>High Band</i> | A       | 85                         | 100,000              | Single         |                |             |                       |           | 10% / 10%                    | 10 yrs   |          |
| 9-Year Surrender Period   |         |                            |                      |                |                |             |                       |           |                              |          |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 CA MVA   | A-      | 80                         | 5,000                | FPA            |                |             | 8.50                  | 4.00      | Int / 10%                    | 9 yrs    |          |
| NATIONAL WESTERN LIFE<br>NWL Ultra Future® - State Variation LOAN   | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 2.00           |             |                       | 3.15      | 10% / 10%                    | 9 yrs    | Optional |
| NATIONAL WESTERN LIFE<br>NWL Ultra Value® LOAN  | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 2.00           |             |                       | 3.15      | 10% / 10%                    | 9 yrs    | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 9 Bonus CA MVA   | A-      | 80                         | 5,000                | FPA            | 12.00          |             | 6.00                  | 3.00      | Int / 10%                    | 9 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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.<br>California IncomeShield 9 MVA  | A-      | 80                         | 5,000                | FPA            | 10.00          |             | 2.50                  | 1.10      | Int / 10%                    | 9 yrs    |          |

# Fixed Indexed Annuities

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| Carrier / Product Name   | AM Best | Max Issue Age | Min Premium | Premium Type   | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate                  | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|----------------------------|------------------------------|----------|----------|
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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<br>Performance Choice 8 MVA                             | A+      | 85            | 20,000      | FPA            |               |             | 7.50                  | 3.60                       | 0% / 10%                     | 8 yrs    |          |
| 7-Year Surrender Period  |         |               |             |                |               |             |                       |                            |                              |          |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA High Band         | A       | 85            | 100,000     | Single         |               |             | 18.00                 | 4.75                       | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>Athene Performance Elite 7 MVA                                    | A+      | 83            | 10,000      | Single         |               |             | 9.50                  | 4.65                       | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>Athene Performance Elite 7 Plus MVA, ROP, FEE                     | A+      | 83            | 10,000      | Single         | 5.00 to 6.00  | 0.95        | 9.50                  | 4.65                       | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA Low Band          | A       | 85            | 25,000      | Single         |               |             | 17.75                 | 4.65                       | 10% / 10%                    | 7 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA High Band              | A       | 85            | 100,000     | Single         |               |             | 10.00                 | 4.45                       | 0% / 10%                     | 7 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA Low Band               | A       | 85            | 25,000      | Single         |               |             | 9.00                  | 4.20                       | 0% / 10%                     | 7 yrs    |          |
| ATHENE IA<br>AccuMax 7 MVA High Band   | A+      | 83            | 100,000     | Single         |               |             |                       | 3.95                       | 10% / 10%                    | 7 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA High Band                   | A       | 85            | 100,000     | FPA            |               |             | 9.25                  | -0.35<br>3.85<br>↓<br>3.50 | 10% / 10%                    | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Zenith Growth 7 MVA, LOAN                               | A+      | 75            | 25,000      | 1 Year or Less |               |             | 11.00                 | 3.85                       | 0% / 10%                     | 7 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 7 MVA                     | A-      | 85            | 5,000       | FPA            |               |             | 7.00                  | 3.75                       | Int / 10%                    | 7 yrs    |          |
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Max Bonus MVA                         | A+      | 75            | 25,000      | 1 Year or Less |               |             | 11.50                 | 3.75                       | 0% / 10%                     | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Split Bonus MVA                       | A+      | 75            | 25,000      | 1 Year or Less | 5.00          |             | 11.50                 | 3.75                       | 0% / 10%                     | 7 yrs    | Optional |
| ATHENE IA<br>AccuMax 7 MVA Low Band  | A+      | 83            | 10,000      | Single         |               |             |                       | 3.70                       | 10% / 10%                    | 7 yrs    |          |

# Fixed Indexed Annuities

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| Carrier / Product Name  | AM Best | Max Issue Age              | Min Premium          | Premium Type   | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate                  | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|----------------------------|----------------------|----------------|---------------|-------------|-----------------------|----------------------------|------------------------------|----------|----------|
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA Low Band                                     | A       | 85                         | 10,000               | FPA            |               |             | 8.50                  | -0.25<br>3.60<br>↓<br>3.35 | 10% / 10%                    | 7 yrs    | Optional |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA High Band                                     | A       | 85                         | 100,000              | FPA            |               |             | 9.25                  | -0.25<br>3.50<br>↓<br>3.25 | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Guaranteed Income Builder MVA Low Band  | A       | 85                         | 25,000               | Single         |               |             | 10.00                 | 3.25                       | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Guaranteed Income Builder MVA High Band | A       | 85                         | 100,000              | Single         |               |             | 10.00                 | 3.25                       | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Income Multiplier Benefit MVA Low Band  | A       | 85                         | 25,000               | Single         |               |             | 10.00                 | 3.25                       | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Income Multiplier Benefit MVA High Band | A       | 85                         | 100,000              | Single         |               |             | 10.00                 | 3.25                       | 10% / 10%                    | 7 yrs    | Included |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA Low Band                                      | A       | 85                         | 10,000               | FPA            |               |             | 8.25                  | -0.25<br>3.25<br>↓<br>3.00 | 10% / 10%                    | 7 yrs    |          |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 7® LOAN   | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |             |                       | 3.15                       | 0% / 10%                     | 7 yrs    | Optional |
| NATIONAL WESTERN LIFE<br>NWL IMPACT 7S® LOAN  | A       | Owner: 85<br>Annuitant: 80 | 2,000 QL<br>5,000 NQ | FPA            | 5.00          |             |                       | 3.15                       | 0% / 10%                     | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Growth Driver 7 MVA, LOAN  | A+      | 75                         | 25,000               | 1 Year or Less | 7.00          |             | 8.00                  | 3.10                       | 0% / 10%                     | 7 yrs    |          |
| ATHENE IA<br>Agility 7 MVA  | A+      | 83                         | 10,000               | Single         |               |             | 6.00                  | 3.00                       | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Agility 7 CA MVA   | A+      | 83                         | 10,000               | Single         |               |             | 6.00                  | 3.00                       | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Athene Performance Elite® 7 CA MVA   | A+      | 83                         | 10,000               | Single         |               |             | 9.50                  | 3.00                       | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>Athene Performance Elite® 7 Plus CA MVA, ROP, FEE                                  | A+      | 83                         | 10,000               | Single         | 5.00          | 0.95        | 9.50                  | 3.00                       | 10% / 10%                    | 7 yrs    |          |

# Fixed Indexed Annuities

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| Carrier / Product Name   | AM Best | Max Issue Age | Min Premium           | Premium Type   | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate            | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|---------------|-----------------------|----------------|---------------|-------------|-----------------------|----------------------|------------------------------|----------|----------|
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 MVA                               | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            |               |             |                       | 3.00                 | 10% / 10%                    | 7 yrs    | Optional |
| PROTECTIVE LIFE<br>Protective Income Builder MVA High Band   | A+      | 85            | 100,000               | 1 Year or Less |               |             | 6.00                  | 0.00<br>2.80<br>2.80 | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA High Band                                    | A       | 85            | 100,000               | Single         |               |             | 8.00                  | 2.75                 | 10% / 10%                    | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Income Driver 7 MVA   | A+      | 85            | 25,000                | 1 Year or Less |               |             | 8.50                  | 2.75                 | 0% / 10%                     | 7 yrs    | Optional |
| PROTECTIVE LIFE<br>Protective Income Builder MVA Low Band  | A+      | 85            | 25,000                | 1 Year or Less |               |             | 5.70                  | 0.00<br>2.65<br>2.65 | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA Low Band                                     | A       | 85            | 10,000                | Single         |               |             | 7.75                  | 2.50                 | 10% / 10%                    | 7 yrs    | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA High Band                        | A       | 80            | 100,000               | Single         |               |             | 5.10                  | 2.45                 | 0% / 10%                     | 7 yrs    | Included |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA Low Band                         | A       | 80            | 25,000                | Single         |               |             | 4.10                  | 2.20                 | 0% / 10%                     | 7 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>California IncomeShield 7 MVA                               | A-      | 80            | 5,000                 | FPA            |               |             | 4.50                  | 1.70                 | Int / 10%                    | 7 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 7 MVA  | A-      | 80            | 5,000                 | FPA            |               |             | 4.50                  | 1.70                 | Int / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 With Growth Accelerator Rider MVA Low Band  | A       | 85            | 25,000                | Single         |               |             |                       |                      | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 With Growth Accelerator Rider MVA High Band | A       | 85            | 100,000               | Single         |               |             |                       |                      | 10% / 10%                    | 7 yrs    |          |
| <b>5-Year Surrender Period</b>   |         |               |                       |                |               |             |                       |                      |                              |          |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA High Band                               | A       | 85            | 100,000               | Single         |               |             | 18.00                 | 4.60                 | 10% / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA Low Band                                | A       | 85            | 25,000                | Single         |               |             | 17.75                 | 4.50                 | 10% / 10%                    | 5 yrs    |          |

# Fixed Indexed Annuities

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| Carrier / Product Name  | AM Best | Max Issue Age | Min Premium | Premium Type   | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate                  | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|----------------------------|------------------------------|----------|----------|
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA High Band                                   | A       | 85            | 100,000     | Single         |               |             | 10.00                 | 4.35                       | 0% / 10%                     | 5 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA Low Band                                    | A       | 85            | 25,000      | Single         |               |             | 9.00                  | 4.10                       | 0% / 10%                     | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA High Band  | A       | 85            | 100,000     | FPA            |               |             | 9.00                  | -0.40<br>4.00<br>↓<br>3.60 | 10% / 10%                    | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA Low Band   | A       | 85            | 10,000      | FPA            |               |             | 8.25                  | -0.25<br>3.75<br>↓<br>3.50 | 10% / 10%                    | 5 yrs    |          |
| NATIONAL LIFE GROUP<br>Zenith Growth 5 MVA, LOAN  | A+      | 75            | 25,000      | 1 Year or Less |               |             | 10.50                 | 3.75                       | 0% / 10%                     | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA High Band   | A       | 85            | 100,000     | FPA            |               |             | 8.75                  | -0.25<br>3.50<br>↓<br>3.25 | 10% / 10%                    | 5 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 5 MVA  | A-      | 85            | 5,000       | FPA            |               |             | 6.50                  | 3.35                       | Int / 10%                    | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA Low Band  | A       | 85            | 10,000      | FPA            |               |             | 8.25                  | -0.25<br>3.25<br>↓<br>3.00 | 10% / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Guaranteed Income Builder MVA Low Band      | A       | 85            | 25,000      | Single         |               |             | 9.00                  | 3.00                       | 10% / 10%                    | 5 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Guaranteed Income Builder MVA High Band     | A       | 85            | 100,000     | Single         |               |             | 9.00                  | 3.00                       | 10% / 10%                    | 5 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Income Multiplier Benefit MVA Low Band      | A       | 85            | 25,000      | Single         |               |             | 9.00                  | 3.00                       | 10% / 10%                    | 5 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Income Multiplier Benefit MVA High Band     | A       | 85            | 100,000     | Single         |               |             | 9.00                  | 3.00                       | 10% / 10%                    | 5 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 With Growth Accelerator Rider MVA Low Band | A       | 85            | 25,000      | Single         |               |             |                       |                            | 10% / 10%                    | 5 yrs    |          |

# Fixed Indexed Annuities

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| Carrier / Product Name   | AM Best | Max Issue Age | Min Premium | Premium Type | Premium Bonus | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders |
|--|---------|---------------|-------------|--------------|---------------|-------------|-----------------------|-----------|------------------------------|----------|--------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 With Growth Accelerator Rider MVA High Band | A       | 85            | 100,000     | Single       |               |             |                       |           | 10% / 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.<br>SPIA-1                      | A-      | 90              | 90                  | \$10,000    | \$10,000    |
| American General Life Insurance Company   AM Best: A                 |         |                 |                     |             |             |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway Immediate Annuity | A       | 90              | 90                  | \$10,000    | \$10,000    |
| American National Insurance Company   AM Best: A                     |         |                 |                     |             |             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium (SPIA)                  | A       | 90              | 90                  | \$3,500     | \$15,000    |
| Global Atlantic Financial Group   AM Best: A                         |         |                 |                     |             |             |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Forecertain                       | A       | 90              | 90                  | \$25,000    | \$25,000    |
| Lincoln Financial Group   AM Best: A                                 |         |                 |                     |             |             |
| LINCOLN FINANCIAL GROUP<br>Lincoln Insured Income Immediate Annuity  | A       | 80              | 80                  | \$10,000    | \$10,000    |
| Mutual of Omaha   AM Best: A+  |         |                 |                     |             |             |
| MUTUAL OF OMAHA<br>Income Access                                     | A+      | 75              | 75                  | \$100,000   | \$10,000    |
| MUTUAL OF OMAHA<br>Ultra Income                                      | A+      | 85              | 0                   | \$100,000   | \$10,000    |
| National Western Life   AM Best: A                                   |         |                 |                     |             |             |
| NATIONAL WESTERN LIFE<br>SPIA  | A       | 99              | 99                  | \$5,000     | \$5,000     |
| North American Company   AM Best: A+                                 |         |                 |                     |             |             |
| NORTH AMERICAN COMPANY<br>NA Income                                  | A+      | 85              | 85                  | \$25,000    | \$25,000    |
| Protective Life   AM Best: A+  |         |                 |                     |             |             |
| PROTECTIVE LIFE<br>ProPayer Income Annuity                           | A+      | 99              | 99                  | \$50,000    | \$50,000    |
| Securian Financial   AM Best: A+                                     |         |                 |                     |             |             |
| SECURIAN FINANCIAL<br>IncomeToday! 2.0                               | A+      | 90              | 90                  | \$10,000    | \$10,000    |