

| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| Rate Guaranteed 3-Years   |         |               |             |          |                              |             |              |                |           |                     |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>        | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 10/01/2024  | 4.90         | 3 yrs          | 4.90      | 4.90                |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                             | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 11/08/2024  | 4.80         | 3 yrs          | 4.80      | 4.80                |               |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>High Band</i>            | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 11/08/2024  | 4.80         | 3 yrs          | 4.80      | 4.80                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>High Band</i>             | A+      | 90            | 100,000     | 3 yrs ↻  | 0% / Int                     | 11/14/2024  | 4.80         | 3 yrs ↻        | 4.80      | 4.80                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 11/15/2024  | 4.70         | 3 yrs ↻        | 4.70      | 4.70                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>         | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 10/01/2024  | 4.60         | 3 yrs          | 4.60      | 4.60                |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                              | A+      | 85            | 10,000      | 3 yrs    | Int / Int                    | 11/08/2024  | 4.55         | 3 yrs          | 4.55      | 4.55                |               |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>Low Band</i>             | A+      | 85            | 10,000      | 3 yrs    | Int / Int                    | 11/08/2024  | 4.55         | 3 yrs          | 4.55      | 4.55                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Mid Band</i>  | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 11/15/2024  | 4.55         | 3 yrs ↻        | 4.55      | 4.55                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>High Band</i>     | A       | 85            | 250,000     | 3 yrs    | Int / Int                    | 11/13/2024  | 4.55         | 3 yrs          | 4.55      | 4.55                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 LOAN <i>High Band</i>                 | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 10/22/2024  | 4.50         | 3 yrs          | 4.50      | 4.50                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>      | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 11/13/2024  | 4.50         | 3 yrs          | 4.50      | 4.50                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 11/15/2024  | 4.45         | 3 yrs ↻        | 4.45      | 4.45                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>High Band</i>                | A+      | 90            | 500,000     | 3 yrs    | 0% / 10%                     | 11/15/2024  | 4.45         | 3 yrs          | 4.45      | 4.45                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>High Band</i>         | A       | 85            | 250,000     | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.45         | 3 yrs          | 4.45      | 4.45                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>              | A+      | 90            | 20,000      | 3 yrs ↻  | 0% / Int                     | 11/14/2024  | 4.40         | 3 yrs ↻        | 4.40      | 4.40                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>          | A       | 85            | 100,000     | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.40         | 3 yrs          | 4.40      | 4.40                |               |

| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>High Band</i>                 | A+      | 90            | 500,000     | 3 yrs    | 10% / 10%                    | 11/15/2024  | 4.35         | 3 yrs          | 4.35      | 4.35                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>                | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 10/21/2024  | 4.30         | 3 yrs          | 4.30      | 4.30                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Mid Band</i>                 | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 11/15/2024  | 4.30         | 3 yrs          | 4.30      | 4.30                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 LOAN <i>Low Band</i>                  | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 10/22/2024  | 4.20         | 3 yrs          | 4.20      | 4.20                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Mid Band</i>                  | A+      | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 11/15/2024  | 4.20         | 3 yrs          | 4.20      | 4.20                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROUROP <i>High Band</i> | A       | 90            | 250,000     | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.20         | 3 yrs          | 4.20      | 4.20                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Low Band</i>                 | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 11/15/2024  | 4.15         | 3 yrs          | 4.15      | 4.15                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>      | A       | 85            | 50,000      | 3 yrs    | Int / Int                    | 11/13/2024  | 4.15         | 3 yrs          | 4.15      | 4.15                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROUROP <i>Mid Band</i>  | A       | 90            | 100,000     | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.15         | 3 yrs          | 4.15      | 4.15                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Low Band</i>      | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 11/13/2024  | 4.10         | 3 yrs          | 4.10      | 4.10                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>                 | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 10/21/2024  | 4.05         | 3 yrs          | 4.05      | 4.05                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>                  | A+      | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 11/15/2024  | 4.05         | 3 yrs          | 4.05      | 4.05                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>          | A       | 85            | 50,000      | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.05         | 3 yrs          | 4.05      | 4.05                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Low Band</i>          | A       | 85            | 10,000      | 3 yrs    | 15% / 15%                    | 11/13/2024  | 4.00         | 3 yrs          | 4.00      | 4.00                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Mid Band</i>  | A-      | 85            | 100,000     | 3 yrs    | 0% / 10%                     | 08/22/2024  | 3.75         | 3 yrs          | 3.75      | 3.75                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>High Band</i> | A-      | 85            | 250,000     | 3 yrs    | 0% / 10%                     | 08/22/2024  | 3.75         | 3 yrs          | 3.75      | 3.75                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROUROP <i>Mid Band</i>  | A       | 90            | 50,000      | 3 yrs    | 15% / 15%                    | 11/13/2024  | 3.65         | 3 yrs          | 3.65      | 3.65                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Low Band</i>  | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 08/22/2024  | 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROUROP <i>Low Band</i>      | A       | 90            | 10,000      | 3 yrs    | 15% / 15%                    | 11/13/2024  | 3.30         | 3 yrs          | 3.30      | 3.30                |               |
| 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%                     | 09/23/2024  | 4.25         | 4 yrs          | 4.25      | 4.25                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs   | 0% / 15%                     | 09/23/2024  | 3.50         | 4 yrs          | 3.50      | 3.50                |               |
| Rate Guaranteed 5-Years   |         |               |             |          |                              |             |              |                |           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.25         | 5 yrs          | 5.25      | 5.25                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.10         | 5 yrs          | 5.10      | 5.10                |               |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                                 | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 11/08/2024  | 5.05         | 5 yrs          | 5.05      | 5.05                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>High Band</i>                 | A+      | 90            | 100,000     | 5 yrs    | 0% / Int                     | 11/14/2024  | 5.05         | 5 yrs          | 5.05      | 5.05                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>High Band</i>         | A       | 85            | 250,000     | 5 yrs    | Int / Int                    | 11/13/2024  | 5.05         | 5 yrs          | 5.05      | 5.05                |               |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>                | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 11/08/2024  | 5.00         | 5 yrs          | 5.00      | 5.00                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.00         | 5 yrs          | 5.00      | 5.00                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>            | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 10/01/2024  | 5.00         | 5 yrs          | 5.00      | 5.00                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>          | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 11/13/2024  | 5.00         | 5 yrs          | 5.00      | 5.00                |               |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>Low Band</i>                                  | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 11/08/2024  | 4.80         | 5 yrs          | 4.80      | 4.80                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>Low Band</i>                  | A+      | 90            | 20,000      | 5 yrs    | 0% / Int                     | 11/14/2024  | 4.80         | 5 yrs          | 4.80      | 4.80                |               |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>Low Band</i>                 | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 11/08/2024  | 4.75         | 5 yrs          | 4.75      | 4.75                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>High Band</i>             | A       | 85            | 250,000     | 5 yrs    | 15% / 15%                    | 11/13/2024  | 4.75         | 5 yrs          | 4.75      | 4.75                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>             | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 10/01/2024  | 4.70         | 5 yrs          | 4.70      | 4.70                |               |

| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------|---------------------|---------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>          | A       | 85            | 100,000     | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 4.70         | 5 yrs          | 4.70                 | 4.70                |               |
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA  | A+      | 89            | 25,000      | 5 yrs ↻  | 10% / 10%                    | 11/04/2024                 | 4.70         | 5 yrs ↻        | 4.70                 | 4.70                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>High Band</i>                | A+      | 90            | 500,000     | 5 yrs    | 0% / 10%                     | 11/15/2024                 | 4.65         | 5 yrs          | 4.65                 | 4.65                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>      | A       | 85            | 50,000      | 5 yrs    | Int / Int                    | 11/13/2024                 | 4.65         | 5 yrs          | 4.65                 | 4.65                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN <i>High Band</i>                 | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 10/22/2024                 | 4.60         | 5 yrs          | 4.60                 | 4.60                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>      | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 11/18/2024                 | 4.55         | 5 yrs          | 4.55                 | 4.55                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>                 | A+      | 90            | 500,000     | 5 yrs    | 10% / 10%                    | 11/15/2024                 | 4.55         | 5 yrs          | 4.55                 | 4.55                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>          | A       | 85            | 50,000      | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 4.55         | 5 yrs          | 4.55                 | 4.55                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Mid Band</i>                 | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 11/15/2024                 | 4.50         | 5 yrs          | 4.50                 | 4.50                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROUROP <i>High Band</i> | A       | 90            | 250,000     | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 4.50         | 5 yrs          | 4.50                 | 4.50                |               |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>              | A+      | 89            | 50,000      | 5 yrs ↻  | 10% / 10%                    | 11/04/2024                 | 4.50         | 5 yrs ↻        | 4.50                 | 4.50                |               |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>High Band</i>                          | A+      | 85            | 75,000      | 5 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 4.45<br>4.45 | 5 yrs          | 0.00<br>4.45<br>4.45 | 4.45<br>4.45        |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 10/21/2024                 | 4.45         | 5 yrs          | 4.45                 | 4.45                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Low Band</i>      | A       | 85            | 10,000      | 5 yrs    | Int / Int                    | 11/13/2024                 | 4.45         | 5 yrs          | 4.45                 | 4.45                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROUROP <i>Mid Band</i>  | A       | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 4.45         | 5 yrs          | 4.45                 | 4.45                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Mid Band</i>                  | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 11/15/2024                 | 4.40         | 5 yrs          | 4.40                 | 4.40                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Low Band</i>                 | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 11/15/2024                 | 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Low Band</i>              | A       | 85            | 10,000      | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 4.35         | 5 yrs          | 4.35                      | 4.35                |               |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>                   | A+      | 89            | 5,000       | 5 yrs ↻  | 10% / 10%                    | 11/04/2024                 | 4.35         | 5 yrs ↻        | 4.35                      | 4.35                |               |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN <i>Low Band</i>                      | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 10/22/2024                 | 4.30         | 5 yrs          | 4.30                      | 4.30                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/23/2024                 | 4.25         | 5 yrs ↻        | 4.25                      | 4.25                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                      | A+      | 90            | 25,000      | 5 yrs    | 10% / 10%                    | 11/15/2024                 | 4.25         | 5 yrs          | 4.25                      | 4.25                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                     | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 10/21/2024                 | 4.20         | 5 yrs          | 4.20                      | 4.20                |               |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Mid Band</i>                               | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 4.10<br>4.10 | 5 yrs          | 0.00<br>4.10<br>↻<br>4.10 | 4.10<br>4.10        |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROU ROP <i>Mid Band</i>     | A       | 90            | 50,000      | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 3.95         | 5 yrs          | 3.95                      | 3.95                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>Mid Band</i>      | A-      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 08/22/2024                 | 3.85         | 5 yrs          | 3.85                      | 3.85                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>High Band</i>     | A-      | 85            | 250,000     | 5 yrs    | 0% / 10%                     | 08/22/2024                 | 3.85         | 5 yrs          | 3.85                      | 3.85                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROU ROP <i>Low Band</i>     | A       | 90            | 10,000      | 5 yrs    | 15% / 15%                    | 11/13/2024                 | 3.80         | 5 yrs          | 3.80                      | 3.80                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs ↻ | 0% / 15%                     | 09/23/2024                 | 3.65         | 5 yrs ↻        | 3.65                      | 3.65                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 11/18/2024                 | 3.65         | 5 yrs          | 3.65                      | 3.65                |               |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA <i>Low Band</i>      | A-      | 85            | 10,000      | 5 yrs    | 0% / 10%                     | 08/22/2024                 | 3.60         | 5 yrs          | 3.60                      | 3.60                |               |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Low Band</i>                               | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 3.35<br>3.35 | 5 yrs          | 0.00<br>3.35<br>↻<br>3.35 | 3.35<br>3.35        |               |
| Rate Guaranteed 6-Years   |         |               |             |          |                              |                            |              |                |                           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 11/15/2024                 | 5.25         | 6 yrs ↻        | 5.25                      | 5.25                |               |

| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.10         | 6 yrs          | 5.10      | 5.10                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.00         | 6 yrs          | 5.00      | 5.00                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 09/23/2024  | 4.25         | 6 yrs          | 4.25      | 4.25                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA <i>Low Band</i>  | A       | 85            | 25,000      | 10 yrs   | 0% / 15%                     | 09/23/2024  | 3.65         | 6 yrs          | 3.65      | 3.65                |               |
| Rate Guaranteed 7-Years   |         |               |             |          |                              |             |              |                |           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.30         | 7 yrs          | 5.30      | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.15         | 7 yrs          | 5.15      | 5.15                |               |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                                 | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 11/08/2024  | 5.05         | 7 yrs          | 5.05      | 5.05                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>High Band</i>                 | A+      | 90            | 100,000     | 7 yrs    | 0% / Int                     | 11/14/2024  | 5.05         | 7 yrs          | 5.05      | 5.05                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.05         | 7 yrs          | 5.05      | 5.05                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>High Band</i>         | A       | 85            | 250,000     | 7 yrs    | Int / Int                    | 11/13/2024  | 5.05         | 7 yrs          | 5.05      | 5.05                |               |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>High Band</i>                | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 11/08/2024  | 5.00         | 7 yrs          | 5.00      | 5.00                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA <i>Mid Band</i>          | A       | 85            | 100,000     | 7 yrs    | Int / Int                    | 11/13/2024  | 5.00         | 7 yrs          | 5.00      | 5.00                |               |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>Low Band</i>                                  | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 11/08/2024  | 4.80         | 7 yrs          | 4.80      | 4.80                |               |
| MUTUAL OF OMAHA<br>Ultra Premier 7 MVA  | A+      | 88            | 25,000      | 7 yrs    | 10% / 10%                    | 11/04/2024  | 4.80         | 7 yrs          | 4.80      | 4.80                |               |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA <i>Low Band</i>                 | A+      | 83            | 10,000      | 7 yrs    | Int / Int                    | 11/08/2024  | 4.75         | 7 yrs          | 4.75      | 4.75                |               |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>Low Band</i>                  | A+      | 90            | 20,000      | 7 yrs    | 0% / Int                     | 11/14/2024  | 4.75         | 7 yrs          | 4.75      | 4.75                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA <i>High Band</i>                    | A+      | 90            | 500,000     | 7 yrs    | 0% / 10%                     | 11/15/2024  | 4.75         | 7 yrs          | 4.75      | 4.75                |               |



| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 High Band          | A       | 85            | 250,000     | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.75         | 7 yrs          | 4.75                      | 4.75                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 Mid Band           | A       | 85            | 100,000     | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.70         | 7 yrs          | 4.70                      | 4.70                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA High Band                  | A+      | 90            | 500,000     | 7 yrs    | 10% / 10%                    | 11/15/2024                 | 4.65         | 7 yrs          | 4.65                      | 4.65                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA Mid Band       | A       | 85            | 50,000      | 7 yrs    | Int / Int                    | 11/13/2024                 | 4.65         | 7 yrs          | 4.65                      | 4.65                |               |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP High Band               | A+      | 88            | 50,000      | 7 yrs ↻  | 10% / 10%                    | 11/04/2024                 | 4.65         | 7 yrs ↻        | 4.65                      | 4.65                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA Mid Band                  | A+      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 11/15/2024                 | 4.60         | 7 yrs          | 4.60                      | 4.60                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA High Band       | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 11/18/2024                 | 4.55         | 7 yrs          | 4.55                      | 4.55                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 Mid Band           | A       | 85            | 50,000      | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.55         | 7 yrs          | 4.55                      | 4.55                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA Mid Band                   | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 11/15/2024                 | 4.50         | 7 yrs          | 4.50                      | 4.50                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA Low Band       | A       | 85            | 10,000      | 7 yrs    | Int / Int                    | 11/13/2024                 | 4.50         | 7 yrs          | 4.50                      | 4.50                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROU ROP High Band | A       | 90            | 250,000     | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.50         | 7 yrs          | 4.50                      | 4.50                |               |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP Low Band                | A+      | 88            | 5,000       | 7 yrs ↻  | 10% / 10%                    | 11/04/2024                 | 4.50         | 7 yrs ↻        | 4.50                      | 4.50                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 High Band                 | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 10/21/2024                 | 4.45         | 7 yrs          | 4.45                      | 4.45                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA Low Band                  | A+      | 90            | 25,000      | 7 yrs    | 0% / 10%                     | 11/15/2024                 | 4.45         | 7 yrs          | 4.45                      | 4.45                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROU ROP Mid Band  | A       | 90            | 100,000     | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.45         | 7 yrs          | 4.45                      | 4.45                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 Low Band           | A       | 85            | 10,000      | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 4.40         | 7 yrs          | 4.40                      | 4.40                |               |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA High Band                           | A+      | 85            | 75,000      | 7 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 4.35<br>4.35 | 7 yrs          | 0.00<br>4.35<br>↔<br>4.35 | 4.35<br>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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>Low Band</i>                      | A+      | 90            | 25,000      | 7 yrs    | 10% / 10%                    | 11/15/2024                 | 4.35         | 7 yrs          | 4.35                      | 4.35                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA <i>High Band</i> | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/23/2024                 | 4.25         | 7 yrs ↻        | 4.25                      | 4.25                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>Low Band</i>                     | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 10/21/2024                 | 4.20         | 7 yrs          | 4.20                      | 4.20                |               |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Mid Band</i>                               | A+      | 85            | 25,000      | 7 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 4.00<br>4.00 | 7 yrs          | 0.00<br>4.00<br>↔<br>4.00 | 4.00<br>4.00        |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>Mid Band</i>     | A       | 90            | 50,000      | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 3.95         | 7 yrs          | 3.95                      | 3.95                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF ROP <i>Low Band</i>     | A       | 90            | 10,000      | 7 yrs    | 15% / 15%                    | 11/13/2024                 | 3.80         | 7 yrs          | 3.80                      | 3.80                |               |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>High Band</i>               | A+      | 88            | 100,000     | 7 yrs    | 10% / 10%                    | 11/15/2024                 | 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%                     | 09/23/2024                 | 3.70         | 7 yrs ↻        | 3.70                      | 3.70                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 11/18/2024                 | 3.65         | 7 yrs          | 3.65                      | 3.65                |               |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>                | A+      | 88            | 35,000      | 7 yrs    | 10% / 10%                    | 11/15/2024                 | 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%                    | 11/15/2024                 | 3.45         | 7 yrs          | 3.45                      | 3.45                |               |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA <i>Low Band</i>                               | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 11/12/2024<br>↻ 11/19/2024 | 3.25<br>3.25 | 7 yrs          | 0.00<br>3.25<br>↔<br>3.25 | 3.25<br>3.25        |               |
| 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%                    | 11/15/2024                 | 5.05         | 8 yrs ↻        | 5.05                      | 5.05                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 11/15/2024                 | 4.90         | 8 yrs ↻        | 4.90                      | 4.90                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 11/15/2024                 | 4.80         | 8 yrs ↻        | 4.80                      | 4.80                |               |



| 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| Rate Guaranteed 9-Years   |         |               |             |          |                              |             |              |                |           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA High Band      | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.05         | 9 yrs          | 5.05      | 5.05                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA Mid Band       | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 4.90         | 9 yrs          | 4.90      | 4.90                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA Low Band       | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 11/15/2024  | 4.80         | 9 yrs          | 4.80      | 4.80                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA High Band                     | A+      | 90            | 500,000     | 9 yrs    | 0% / 10%                     | 11/15/2024  | 4.75         | 9 yrs          | 4.75      | 4.75                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA High Band                      | A+      | 90            | 500,000     | 9 yrs    | 10% / 10%                    | 11/15/2024  | 4.65         | 9 yrs          | 4.65      | 4.65                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA Mid Band                      | A+      | 90            | 100,000     | 9 yrs    | 0% / 10%                     | 11/15/2024  | 4.60         | 9 yrs          | 4.60      | 4.60                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA Mid Band                       | A+      | 90            | 100,000     | 9 yrs    | 10% / 10%                    | 11/15/2024  | 4.50         | 9 yrs          | 4.50      | 4.50                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA Low Band                      | A+      | 90            | 25,000      | 9 yrs    | 0% / 10%                     | 11/15/2024  | 4.45         | 9 yrs          | 4.45      | 4.45                |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA Low Band                       | A+      | 90            | 25,000      | 9 yrs    | 10% / 10%                    | 11/15/2024  | 4.35         | 9 yrs          | 4.35      | 4.35                |               |
| Rate Guaranteed 10-Years  |         |               |             |          |                              |             |              |                |           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA High Band     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 5.05         | 10 yrs         | 5.05      | 5.05                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA Mid Band      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 11/15/2024  | 4.90         | 10 yrs         | 4.90      | 4.90                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA Low Band      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 11/15/2024  | 4.80         | 10 yrs         | 4.80      | 4.80                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 MVA High Band          | A       | 85            | 100,000     | 10 yrs   | 10% / 10%                    | 11/18/2024  | 4.55         | 10 yrs         | 4.55      | 4.55                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA High Band | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 09/23/2024  | 4.25         | 10 yrs         | 4.25      | 4.25                |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA Low Band  | A       | 85            | 25,000      | 10 yrs   | 0% / 15%                     | 09/23/2024  | 3.70         | 10 yrs         | 3.70      | 3.70                |               |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 MVA Low Band           | A       | 85            | 10,000      | 10 yrs   | 10% / 10%                    | 11/18/2024  | 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%                    | 10/21/2024  | 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%                    | 11/04/2024  | 1 yr           | 5.50      | 0.00       |               | 5.50                | 1.49                |
| 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%                    | 11/04/2024  | 1 yr           | 5.00      | 0.00       |               | 5.00                | 1.44                |
| CINCINNATI LIFE<br>FPDA ROP  | A+      | 80                         | 9 yrs    | 10,000               | 10% / 10%                    | 09/15/2024  | 1 yr           | 4.60      | 0.00       |               | 4.60                | 2.95                |
| 8-Year Surrender Period  |         |                            |          |                      |                              |             |                |           |            |               |                     |                     |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>High Band</i>   | A+      | 89                         | 8 yrs    | 50,000               | 10% / 10%                    | 11/04/2024  | 1 yr           | 4.25      | 1.00       |               | 4.37                | 0.69                |
| MUTUAL OF OMAHA<br>Bonus Flexible <i>Low Band</i>  | A+      | 89                         | 8 yrs    | 5,000                | 10% / 10%                    | 11/04/2024  | 1 yr           | 4.10      | 1.00       |               | 4.22                | 0.67                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Group Fixed Deferred                                  | A       | 99                         | 8 yrs    | 5,000 QL             | 0% / 10%                     | 11/15/2024  | 1 yr           | 3.50      | 0.00       |               | 3.50                | 2.58                |
| 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%                    | 11/04/2024  | 1 yr           | 5.50      | 0.00       |               | 5.50                | 1.63                |
| 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%                    | 11/04/2024  | 1 yr           | 5.00      | 0.00       |               | 5.00                | 1.56                |
| CINCINNATI LIFE<br>SPDA ROP  | A+      | 80                         | 7 yrs    | 10,000               | 10% / 10%                    | 09/15/2024  | 1 yr           | 5.00      | 0.00       |               | 5.00                | 3.07                |
| 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%                    | 11/15/2024  | 2 yrs          | 4.20      | 2.00       |               | 4.48                | 3.08                |
| 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%                    | 11/15/2024  | 2 yrs          | 4.10      | 2.00       |               | 4.38                | 3.06                |
| SECURIAN FINANCIAL<br>SecureOption Focus 3 ROP ROP <i>High Band</i>                                | A+      | 88                         | 7 yrs    | 100,000              | 10% / 10%                    | 11/15/2024  | 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%                    | 11/15/2024  | 5 yrs          | 3.75      | 0.00       |               | 3.75                | 3.54                |

# 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 3 ROP ROP <i>Mid Band</i>                     | A+      | 88            | 7 yrs    | 35,000      | 10% / 10%                    | 11/15/2024  | 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%                    | 11/15/2024  | 5 yrs          | 3.65      | 0.00       |               | 3.65                | 3.46                |
| SECURIAN FINANCIAL<br>SecureOption Focus 1 ROP ROP <i>High Band</i>                    | A+      | 88            | 7 yrs    | 100,000     | 10% / 10%                    | 11/15/2024  | 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%                    | 11/15/2024  | 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%                    | 11/15/2024  | 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%                    | 11/15/2024  | 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%                    | 11/15/2024  | 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%                    | 11/15/2024  | 2 yrs          | 4.15      | 1.00       |               | 4.35                | 3.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Wealth Quest Citadel 5 Diamond ROP <i>Low Band</i>  | A       | 85            | 5 yrs    | 5,000       | 10% / 10%                    | 11/15/2024  | 2 yrs          | 4.05      | 1.00       |               | 4.25                | 3.16                |

# 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>20-Year Surrender Period</b>  |         |                            |                       |              |                   |             |                       |             |                              |          |          |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 20 MVA               | A       | 50                         | 5,000 QL<br>10,000 NQ | Single       |                   |             |                       | 3.70<br>MYG | 10% / 10%                    | 20 yrs   |          |
| <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 |             | 7.50                  | 3.80        | 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        | 7.50                  | 3.80        | 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 <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 <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>  |         |                            |                       |              |                   |             |                       |             |                              |          |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>High Band</i> | A       | 85                         | 100,000               | Single       |                   |             | 16.00                 | 4.35        | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>Low Band</i>  | A       | 85                         | 25,000                | Single       |                   |             | 15.75                 | 4.25        | 10% / 10%                    | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>High Band</i>           | A       | 80                         | 100,000               | FPA          |                   |             | 8.25                  | 4.15        | 10% / 10%                    | 10 yrs   |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>High Band</i>      | A       | 75                         | 100,000               | Single       |                   |             | 9.25                  | 4.15        | 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   |          |

# 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 10 MVA                                 | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            | 1.00          |             | 10.00                 | 4.00        | 10% / 10%                    | 10 yrs   | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector MVA <i>Low Band</i>                                | A       | 75            | 25,000                | Single         |               |             | 8.25                  | 3.90        | 0% / 10%                     | 10 yrs   |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Stride MVA  | A       | 80            | 25,000                | Single         |               |             | 14.00                 | 3.85        | 0% / 7%                      | 10 yrs   | Optional |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 10 MVA  | A       | 85            | 5,000 QL<br>10,000 NQ | Single         |               |             |                       | 3.70<br>MYG | 10% / 10%                    | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>Zenith Growth 10 MVA, LOAN   | A+      | 85            | 25,000                | 1 Year or Less |               |             | 11.00                 | 3.70        | 0% / 10%                     | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 MVA <i>Low Band</i>                                     | A       | 80            | 10,000                | FPA            |               |             | 7.50                  | 3.65        | 10% / 10%                    | 10 yrs   |          |
| 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 Secure Growth MVA, LOAN  | A+      | 85            | 5,000                 | FPA            |               |             | 10.00                 | 3.50        | 0% / 10%                     | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>FIT Select Income - Max Bonus MVA, LOAN  | A+      | 75            | 5,000                 | FPA            |               |             | 10.00                 | 3.50        | 0% / 10%                     | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>FIT Select Income - Split Bonus MVA, LOAN  | A+      | 75            | 5,000                 | FPA            | 5.00          |             | 10.00                 | 3.50        | 0% / 10%                     | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>Zenith Income 10 - Max Bonus MVA   | A+      | 75            | 25,000                | 1 Year or Less |               |             | 10.75                 | 3.40        | 0% / 10%                     | 10 yrs   | Included |
| NATIONAL LIFE GROUP<br>Zenith Income 10 - Split Bonus MVA   | A+      | 75            | 25,000                | 1 Year or Less | 5.00          |             | 10.75                 | 3.40        | 0% / 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 |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA <i>High Band</i>                                     | A       | 80            | 100,000               | FPA            |               |             | 7.75                  | 3.25        | 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                  | 3.05        | 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                  | 3.05        | 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    | 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>AssetShield 10 MVA   | A-      | 80                         | 5,000                | FPA               |                  |             | 8.50                  | 3.00      | Int / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Premium Enhancement Rider<br>MVA High Band | A       | 85                         | 100,000              | Single            | 10.00            |             | 13.00                 | 3.00      | 10% / 10%                    | 10 yrs   |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 10 CA Low Band   | A       | 80                         | 10,000               | FPA               |                  |             | 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 |
| ATHENE IA<br>Athene Performance Elite 10 MVA  | A+      | 78                         | 10,000               | Single            | 4.00<br>to 14.00 |             | 6.00                  | 2.95      | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 CA MVA   | A+      | 78                         | 10,000               | Single            | 13.00            |             | 6.00                  | 2.95      | 0% / 5%                      | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite 10 Plus MVA, ROP, FEE   | A+      | 78                         | 10,000               | Single            | 8.00<br>to 20.00 | 0.95        | 6.00                  | 2.95      | 10% / 10%                    | 10 yrs   |          |
| ATHENE IA<br>Athene Performance Elite® 10 Plus CA MVA, ROP, FEE   | A+      | 78                         | 10,000               | Single            | 18.00            | 0.95        | 6.00                  | 2.95      | 10% / 10%                    | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>Growth Driver 10 MVA, LOAN   | A+      | 75                         | 25,000               | 1 Year or<br>Less | 10.00            |             | 7.50                  | 2.95      | 0% / 10%                     | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 With Premium Enhancement Rider<br>MVA Low Band  | A       | 85                         | 25,000               | Single            | 10.00            |             | 12.75                 | 2.90      | 10% / 10%                    | 10 yrs   |          |
| ATHENE IA<br>Agility 10 MVA   | A+      | 80                         | 10,000               | Single            |                  |             | 5.50                  | 2.85      | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Agility 10 CA MVA  | A+      | 80                         | 10,000               | Single            |                  |             | 5.50                  | 2.85      | 10% / 10%                    | 10 yrs   | Included |
| ATHENE IA<br>Ascent Pro 10 Bonus MVA  | A+      | 80                         | 10,000               | Single            | 10.00            |             | 5.50                  | 2.85      | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Ascent Pro 10 Bonus (FL) MVA   | A+      | 80                         | 10,000               | Single            | 10.00            |             | 5.50                  | 2.85      | 10% / 10%                    | 10 yrs   | Optional |
| ATHENE IA<br>Ascent Pro 10 Bonus (State Variations) MVA   | A+      | 80                         | 10,000               | Single            | 10.00            |             | 5.50                  | 2.85      | 10% / 10%                    | 10 yrs   | Optional |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 MVA Low Band   | A+      | 79                         | 20,000               | 1 Year or<br>Less |                  |             | 7.75                  | 2.80      | 10% / 10%                    | 10 yrs   |          |
| NORTH AMERICAN COMPANY<br>NAC VersaChoice 10 (ELB) MVA, ROP Low Band                                      | A+      | 79                         | 20,000               | 1 Year or<br>Less |                  |             | 7.75                  | 2.80      | 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  | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|---------------|-------------|----------------|----------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>  | A       | 85            | 25,000      | Single         |                |             | 9.00                  | 2.75      | 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         |                |             | 9.00                  | 2.75      | 10% / 10%                    | 10 yrs   | Included |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA <i>High Band</i>                   | A       | 75            | 100,000     | Single         |                |             | 5.25                  | 2.65      | 0% / 10%                     | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>High Band</i>                               | A       | 85            | 100,000     | Single         |                |             | 6.00                  | 2.50      | 10% / 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 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 to 20.00 |             | 5.75                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| 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 <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 <i>High Band</i>   | A+      | 79            | 75,000      | FPA            | 10.00          |             | 5.50                  | 2.45      | 0% / 10%                     | 10 yrs   |          |
| NATIONAL LIFE GROUP<br>Income Driver 10 MVA   | A+      | 85            | 25,000      | 1 Year or Less |                |             | 8.00                  | 2.40      | 0% / 10%                     | 10 yrs   | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 10 Protector Plus Income MVA <i>Low Band</i>                    | A       | 75            | 25,000      | Single         |                |             | 4.25                  | 2.40      | 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 |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 10 MVA <i>Low Band</i>                                | A       | 85            | 10,000      | Single         |                |             | 5.75                  | 2.25      | 10% / 10%                    | 10 yrs   | Optional |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>IncomeShield 10 MVA  | A-      | 80            | 5,000       | FPA            | 10.00          |             | 8.00                  | 2.10      | Int / 10%                    | 10 yrs   |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield Bonus 10 MVA                                       | A-      | 80            | 5,000       | FPA            | 12.00          |             | 5.00                  | 2.00      | Int / 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   |
|--|---------|----------------------------|----------------------|----------------|---------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA  | A-      | 75                         | 5,000                | 1 Year or Less |               |             | 4.25                  | 2.00      | 0% / 10%                     | 10 yrs   | Multiple |
| AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA                              | A-      | 80                         | 5,000                | FPA            | 10.00         |             | 7.50                  | 2.00      | Int / 10%                    | 10 yrs   | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA Low Band  | A       | 85                         | 25,000               | Single         |               |             |                       |           | 10% / 10%                    | 10 yrs   |          |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA High Band | A       | 85                         | 100,000              | Single         |               |             |                       |           | 10% / 10%                    | 10 yrs   |          |
| <b>9-Year Surrender Period</b>   |         |                            |                      |                |               |             |                       |           |                              |          |          |
| NATIONAL WESTERN LIFE 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 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. AssetShield 9 CA MVA   | A-      | 80                         | 5,000                | FPA            |               |             | 8.50                  | 3.00      | Int / 10%                    | 9 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA                                | A-      | 80                         | 5,000                | FPA            | 10.00         |             | 8.00                  | 2.10      | Int / 10%                    | 9 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA                                   | A-      | 80                         | 5,000                | FPA            | 12.00         |             | 5.00                  | 2.00      | Int / 10%                    | 9 yrs    |          |
| AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA                        | A-      | 80                         | 5,000                | FPA            | 10.00         |             | 7.50                  | 2.00      | Int / 10%                    | 9 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA  | A-      | 75                         | 5,000                | 1 Year or Less |               |             | 4.25                  | 2.00      | 0% / 10%                     | 9 yrs    | Multiple |
| <b>8-Year Surrender Period</b>   |         |                            |                      |                |               |             |                       |           |                              |          |          |
| NORTH AMERICAN COMPANY Performance Choice 8 MVA  | A+      | 85                         | 20,000               | FPA            |               |             | 7.50                  | 3.00      | 0% / 10%                     | 8 yrs    |          |
| <b>7-Year Surrender Period</b>   |         |                            |                      |                |               |             |                       |           |                              |          |          |
| GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band                                | A       | 85                         | 100,000              | Single         |               |             | 16.00                 | 4.50      | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA Athene Performance Elite 7 MVA   | A+      | 83                         | 10,000               | Single         |               |             | 8.75                  | 4.40      | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE  | A+      | 83                         | 10,000               | Single         | 5.00 to 6.00  | 0.95        | 8.75                  | 4.40      | 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   |
|---|---------|---------------|-----------------------|----------------|---------------|-------------|-----------------------|-------------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 MVA <i>Low Band</i>                          | A       | 85            | 25,000                | Single         |               |             | 15.75                 | 4.40        | 10% / 10%                    | 7 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 7 MVA <i>High Band</i>                           | A       | 85            | 100,000               | Single         |               |             | 18.00                 | 4.25        | 10% / 10%                    | 7 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA <i>High Band</i>                                   | A       | 85            | 100,000               | FPA            |               |             | 8.25                  | 4.15        | 10% / 10%                    | 7 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 7 MVA <i>Low Band</i>                            | A       | 85            | 25,000                | Single         |               |             | 16.00                 | 4.10        | 10% / 10%                    | 7 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>High Band</i>                              | A       | 85            | 100,000               | Single         |               |             | 9.25                  | 4.05        | 0% / 10%                     | 7 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector MVA <i>Low Band</i>                               | A       | 85            | 25,000                | Single         |               |             | 8.25                  | 3.80        | 0% / 10%                     | 7 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Income Edge MVA <i>High Band</i>                            | A       | 85            | 100,000               | Single         |               |             | 16.00                 | 3.80        | 10% / 10%                    | 7 yrs    | Included |
| AMERICAN NATIONAL INSURANCE CO.<br>Strategy Indexed Annuity PLUS 7 MVA                                | A       | 80            | 5,000 QL<br>10,000 NQ | FPA            |               |             | 9.50                  | 3.75        | 10% / 10%                    | 7 yrs    | Optional |
| AMERICAN NATIONAL INSURANCE CO.<br>Rate Certainty Annuity 7 MVA                                       | A       | 85            | 5,000 QL<br>10,000 NQ | Single         |               |             |                       | 3.70<br>MYG | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>AccuMax 7 MVA <i>High Band</i>   | A+      | 83            | 100,000               | Single         |               |             |                       | 3.65<br>MYG | 10% / 10%                    | 7 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 MVA <i>Low Band</i>                                    | A       | 85            | 10,000                | FPA            |               |             | 7.50                  | 3.65        | 10% / 10%                    | 7 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Income Edge MVA <i>Low Band</i>                             | A       | 85            | 10,000                | Single         |               |             | 15.75                 | 3.65        | 10% / 10%                    | 7 yrs    | Included |
| NATIONAL LIFE GROUP<br>Zenith Growth 7 MVA, LOAN  | A+      | 85            | 25,000                | 1 Year or Less |               |             | 10.00                 | 3.60        | 0% / 10%                     | 7 yrs    |          |
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Max Bonus MVA  | A+      | 75            | 25,000                | 1 Year or Less |               |             | 10.75                 | 3.40        | 0% / 10%                     | 7 yrs    | Included |
| NATIONAL LIFE GROUP<br>Zenith Income 7 - Split Bonus MVA  | A+      | 75            | 25,000                | 1 Year or Less | 5.00          |             | 10.75                 | 3.40        | 0% / 10%                     | 7 yrs    | Included |
| ATHENE IA<br>AccuMax 7 MVA <i>Low Band</i>  | A+      | 83            | 10,000                | Single         |               |             |                       | 3.35<br>MYG | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i> | A       | 85            | 25,000                | Single         |               |             | 10.00                 | 3.25        | 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 | Product Fee | Any Annual P-to-P Cap | Base Rate            | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|--|---------|----------------------------|----------------------|----------------|---------------|-------------|-----------------------|----------------------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i> | A       | 85                         | 100,000              | Single         |               |             | 10.00                 | 3.25                 | 10% / 10%                    | 7 yrs    | Included |
| 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 |
| ATHENE IA<br>Athene Performance Elite® 7 CA MVA  | A+      | 83                         | 10,000               | Single         |               |             | 8.75                  | 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        | 8.75                  | 3.00                 | 10% / 10%                    | 7 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA <i>High Band</i>                                     | A       | 85                         | 100,000              | FPA            |               |             | 7.75                  | 3.00                 | 10% / 10%                    | 7 yrs    |          |
| NATIONAL LIFE GROUP<br>Growth Driver 7 MVA, LOAN   | A+      | 75                         | 25,000               | 1 Year or Less | 7.00          |             | 7.00                  | 2.90                 | 0% / 10%                     | 7 yrs    |          |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>High Band</i>                                      | A+      | 85                         | 100,000              | 1 Year or Less |               |             | 6.00                  | 2.80<br>0.00<br>2.80 | 10% / 10%                    | 7 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 7 MVA   | A-      | 85                         | 5,000                | FPA            |               |             | 7.00                  | 2.75                 | Int / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>  | A       | 85                         | 25,000               | Single         |               |             | 9.00                  | 2.75                 | 10% / 10%                    | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i> | A       | 85                         | 100,000              | Single         |               |             | 9.00                  | 2.75                 | 10% / 10%                    | 7 yrs    | Included |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 7 CA <i>Low Band</i>                                      | A       | 85                         | 10,000               | FPA            |               |             | 7.00                  | 2.75                 | 10% / 10%                    | 7 yrs    |          |
| ATHENE IA<br>Agility 7 MVA   | A+      | 83                         | 10,000               | Single         |               |             | 5.25                  | 2.70                 | 10% / 10%                    | 7 yrs    | Included |
| ATHENE IA<br>Agility 7 CA MVA  | A+      | 83                         | 10,000               | Single         |               |             | 5.25                  | 2.70                 | 10% / 10%                    | 7 yrs    | Included |
| PROTECTIVE LIFE<br>Protective Income Builder MVA <i>Low Band</i>                                       | A+      | 85                         | 25,000               | 1 Year or Less |               |             | 5.70                  | 2.65<br>0.00<br>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 | Product Fee | Any Annual P-to-P Cap | Base Rate | Free Withdrawal Yr 1   Yr 2+ | SC Years | Riders   |
|---|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA <i>High Band</i>                                    | A       | 85            | 100,000     | Single         |               |             | 6.00                  | 2.50      | 10% / 10%                    | 7 yrs    | Optional |
| NATIONAL LIFE GROUP<br>Income Driver 7 MVA  | A+      | 85            | 25,000      | 1 Year or Less |               |             | 8.00                  | 2.40      | 0% / 10%                     | 7 yrs    | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>High Band</i>                        | A       | 80            | 100,000     | Single         |               |             | 5.00                  | 2.40      | 0% / 10%                     | 7 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>Income 150+ SE 7 MVA <i>Low Band</i>                                     | A       | 85            | 10,000      | Single         |               |             | 5.75                  | 2.25      | 10% / 10%                    | 7 yrs    | Optional |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 7 Protector Plus Income MVA <i>Low Band</i>                         | A       | 80            | 25,000      | Single         |               |             | 4.00                  | 2.15      | 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 <i>Low Band</i>  | A       | 85            | 25,000      | Single         |               |             |                       |           | 10% / 10%                    | 7 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i> | A       | 85            | 100,000     | Single         |               |             |                       |           | 10% / 10%                    | 7 yrs    |          |
| <b>5-Year Surrender Period</b>  |         |               |             |                |               |             |                       |           |                              |          |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA <i>High Band</i>                               | A       | 85            | 100,000     | Single         |               |             | 16.00                 | 4.35      | 10% / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 MVA <i>Low Band</i>                                | A       | 85            | 25,000      | Single         |               |             | 15.75                 | 4.25      | 10% / 10%                    | 5 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 5 MVA <i>High Band</i>                                 | A       | 85            | 100,000     | Single         |               |             | 18.00                 | 4.25      | 10% / 10%                    | 5 yrs    |          |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Edge Elite 5 MVA <i>Low Band</i>                                  | A       | 85            | 25,000      | Single         |               |             | 16.00                 | 4.10      | 10% / 10%                    | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>High Band</i>   | A       | 85            | 100,000     | FPA            |               |             | 8.00                  | 4.00      | 10% / 10%                    | 5 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>High Band</i>                                    | A       | 85            | 100,000     | Single         |               |             | 9.25                  | 4.00      | 0% / 10%                     | 5 yrs    |          |
| AMERICAN GENERAL LIFE INS. CO.<br>Power 5 Protector MVA <i>Low Band</i>                                     | A       | 85            | 25,000      | Single         |               |             | 8.25                  | 3.75      | 0% / 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   |
|---|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|-----------|------------------------------|----------|----------|
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 MVA <i>Low Band</i>  | A       | 85            | 10,000      | FPA            |               |             | 7.00                  | 3.50      | 10% / 10%                    | 5 yrs    |          |
| NATIONAL LIFE GROUP<br>Zenith Growth 5 MVA, LOAN  | A+      | 85            | 25,000      | 1 Year or Less |               |             | 9.50                  | 3.50      | 0% / 10%                     | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>       | 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 <i>High Band</i>      | A       | 85            | 100,000     | Single         |               |             | 9.00                  | 3.00      | 10% / 10%                    | 5 yrs    | Included |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA <i>High Band</i>  | A       | 85            | 100,000     | FPA            |               |             | 7.75                  | 3.00      | 10% / 10%                    | 5 yrs    |          |
| LINCOLN FINANCIAL GROUP<br>Lincoln OptiBlend 5 CA <i>Low Band</i>   | A       | 85            | 10,000      | FPA            |               |             | 7.00                  | 2.75      | 10% / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>       | A       | 85            | 25,000      | Single         |               |             | 8.00                  | 2.50      | 10% / 10%                    | 5 yrs    | Included |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>      | A       | 85            | 100,000     | Single         |               |             | 8.00                  | 2.50      | 10% / 10%                    | 5 yrs    | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>AssetShield 5 MVA  | A-      | 85            | 5,000       | FPA            |               |             | 6.50                  | 2.35      | Int / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>  | A       | 85            | 25,000      | Single         |               |             |                       |           | 10% / 10%                    | 5 yrs    |          |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i> | A       | 85            | 100,000     | Single         |               |             |                       |           | 10% / 10%                    | 5 yrs    |          |



| 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    |
| Athene IA   AM Best: A+  |         |                 |                     |             |             |
| ATHENE IA<br>Athene Activate   | A+      | 90              | 90                  | \$10,000    | \$10,000    |
| 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    |

| Carrier / Product Name  | AM Best | Issue Age Owner | Issue Age Annuitant | Min Prem QL | Min Prem NQ |
|---|---------|-----------------|---------------------|-------------|-------------|
| Securian Financial   AM Best: A+  |         |                 |                     |             |             |
| SECURIAN FINANCIAL<br>IncomeToday! 2.0                                      | A+      | 90              | 90                  | \$10,000    | \$10,000    |
| Symetra Life Insurance Company   AM Best: A                                 |         |                 |                     |             |             |
| SYMETRA LIFE INSURANCE COMPANY<br>Advantage Income                          | A       | 90              | 90                  | \$10,000    | \$10,000    |
| SYMETRA LIFE INSURANCE COMPANY<br>Freedom Income Annuity                    | A       | 90              | 90                  | \$10,000    | \$10,000    |
| SYMETRA LIFE INSURANCE COMPANY<br>Freedom Income Annuity with Death Benefit | A       | 90              | 90                  | \$10,000    | \$10,000    |