

Indexed

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Your potential annuity
sales await!



ANNUITY PRODUCT REFERENCE GUIDE

**JANUARY
2025**

**UPDATED:
01/15/2025**

Happy New Year!



FEEL THE POWER

10.00% Premium Bonus!!!

MarketPower Bonus Index[®]

from EquiTrust
Life Insurance
Company[®]

- **10% Premium Bonus!**
- Premium Bonus Vested Day 1
- 10% Annual Free Withdrawals After First Year
- Full Account Value at Death
- 14 year surrender charge schedule
- Nursing Home Waiver and Terminal Illness Rider
- 9.00% rollup rate for up to 10 years on Optional Income Rider!

EquiTrust may modify or discontinue the additional premium bonus at any time. EquiTrust Life Insurance Company is rated B++ by A.M. Best Company for its relative financial strength and ability to meet its obligations to policyholders. Surrender of the policy may be subject to a surrender charge and market value adjustment. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59 1/2. Withdrawals do not participate in index returns. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. Contract is issued on Contract Form Series ET-MPP-2000 (02-05). Group Certificates issued on Form Series ET-MPP-2000C(02-05). FOR PRODUCER USE ONLY. AC18-MPP-1123

Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term								
MassMutual Ascend	American Landmark 5	0.00%	6.50%	3.35%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	8.70%	4.60%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	5.00%	3.00%	100% First Year	1.00% on 87.5%	5 years	7.00%
7 year term								
SILAC Life	Teton Bonus 7	9.00%	6.50%	3.00%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	10.00%	3.95%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	8.75%	4.40%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	ForeAccumulation II	0.00%	10.00%	4.75%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	9.00%	4.75%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	8.00%	4.50%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	7.75%	3.75%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	8.25%	3.35%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	14.00%	6.00%	2.95%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	10.00%	6.65%	3.15%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	11.00%	6.50%	3.25%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	8.00%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	1.00%	10.50%	4.20%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	10.75%	8.75%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	7.00%	6.50%	3.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	8.50%	3.15%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	8.75%	4.70%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	8.00% for 5yrs	6.00%	3.25%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	8.15%	4.05%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	8.00%	3.75%	100% First Year	1.00% on 87.5%	10 years	7.50%
14 year term								
EquiTrust Life	Market Power Bonus	12.00%	6.00%	3.25%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	6.25%	3.10%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	6.50%	3.50%	100% First Year	1.00% on 87.5%	14 years	8.50%

Cap = S&P 1 Year Point to Point with CAP

(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

Fixed Indexed Annuities

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	Commission
Allianz Life Insurance Company of North America AM Best: A+ Last Rate Change 1/7/2025												
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> 🗝️ PRL	A+	80	100,000	FPA 2			8.25	7.75 4.25	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i> 🗝️ PRL	A+	80	20,000	FPA 2			6.50	7.25 3.75	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i> 🗝️ PRL	A+	85	100,000	FPA 2			9.50	4.80 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>Low Band</i> 🗝️ PRL	A+	85	20,000	FPA 2			7.00	4.30 MYG	0% / 10%	7 yrs		0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>High Band</i> 🗝️ PRL	A+	80	100,000	FPA 2	14.00			3.10	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA 🗝️ PRL	A+	80	10,000	1 Year or Less			4.25	3.00	0% / 10%	7 yrs	Included	0-75: 5.50+ 76-UP: 4.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA 🗝️ PRL	A+	80	20,000	1 Year or Less				2.80	0% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA 🗝️ PRL	A+	80	20,000	FPA 2				2.70	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>Low Band</i> 🗝️ PRL	A+	80	20,000	FPA 2	14.00			2.60	0% / 10%	10 yrs		0-75: 7.00+ 76-UP: 5.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA 🗝️ PRL	A+	80	20,000	1 Year or Less			3.50	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
American Equity Investment Life Insurance Company AM Best: A Last Rate Change 7/17/2024												
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs		17-75: 7.00+ 76-80: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			8.50	4.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			8.50	4.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+

Fixed Indexed Annuities

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	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			7.00	3.50	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-UP: 2.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			6.50	3.00	Int / 10%	5 yrs		18-75: 3.75+ 76-80: 2.81+ 81-UP: 1.88+
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		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		8.00	2.10	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	13.00		5.00	2.00	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	13.00		5.00	2.00	Int / 10%	10 yrs		18-75: 7.00+ 76-UP: 5.25+
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	18-75: 7.00+ 76-UP: 5.45+
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	40-UP: 7.00+
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	40-UP: 7.00+
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	18-75: 7.00+ 76-UP: 5.45+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-81: 3.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	Included	40-75: 5.00+ 76-UP: 3.75+
American General Life Insurance Company AM Best: A Last Rate Change 1/2/2025 Next Change 1/21/2025												
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	A	75	100,000	Single			+0.50 9.50 ↑ 10.00	+0.20 4.60 ↑ 4.80	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			+0.50 9.50 ↑ 10.00	+0.20 4.55 ↑ 4.75	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+

Fixed Indexed Annuities

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	Commission
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			+0.50 9.50 ↑ 10.00	+0.20 4.50 ↑ 4.70	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			+0.50 8.50 ↑ 9.00	+0.20 4.35 ↑ 4.55	0% / 10%	10 yrs		18-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			+0.50 8.50 ↑ 9.00	+0.20 4.30 ↑ 4.50	0% / 10%	7 yrs		18-80: 5.00+ 81-85: 2.75+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			+0.50 8.50 ↑ 9.00	+0.20 4.25 ↑ 4.45	0% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			0.00 5.25 ↔ 5.25	0.00 2.65 ↔ 2.65	0% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			0.00 4.25 ↔ 4.25	0.00 2.40 ↔ 2.40	0% / 10%	10 yrs	Included	50-75: 7.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			0.00 5.00 ↔ 5.00	0.00 2.40 ↔ 2.40	0% / 10%	7 yrs	Included	50-80: 5.00+
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			0.00 4.00 ↔ 4.00	0.00 2.15 ↔ 2.15	0% / 10%	7 yrs	Included	50-80: 5.00+
American National Insurance Company AM Best: A Last Rate Change 1/15/2025												
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		10.50	4.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			10.00	3.95	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-UP: 4.00+

Fixed Indexed Annuities

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	Commission
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.80 MYG	10% / 10%	10 yrs		0-75: 8.00+ 76-80: 5.75+ 81-85: 4.75+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.80 MYG	10% / 10%	7 yrs		0-75: 7.75+ 76-80: 5.50+ 81-85: 4.50+
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.70 MYG	10% / 10%	20 yrs		0-50: 9.00+
American National Life Insurance Company of NY AM Best: A Last Rate Change 1/15/2025												
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 QL 10,000 NQ	Single				3.10	10% / 10%	10 yrs		0-75: 5.00+ 76-UP: 3.50+
AMER. NATL. LIFE INS. CO. OF NY Strategy Indexed Annuity PLUS 7 NY	A	80	5,000 QL 10,000 NQ	Single				3.00	10% / 10%	7 yrs		0-75: 3.00+ 76-80: 2.00+
Aspida AM Best: A- Last Rate Change 9/18/2024 Next Change 1/21/2025												
ASPIDA WealthLock Accumulator 10 MVA High Band	A-	85	100,000	Single			0.00 9.75 ↔ 9.75	4.50 4.50	0% / 10%	10 yrs		18-75: 7.00+ 76-90: 4.75+
ASPIDA WealthLock Accumulator 5 MVA High Band	A-	90	100,000	Single			+0.25 9.75 ↑ 10.00	4.50 4.50	0% / 10%	5 yrs		18-75: 4.50 76-90: 2.50
ASPIDA WealthLock Accumulator 7 MVA High Band	A-	90	100,000	Single			+0.25 9.75 ↑ 10.00	4.50 4.50	0% / 10%	7 yrs		18-75: 5.50+ 76-90: 3.50+
ASPIDA Synergy Choice Max 10 MVA High Band	A-	85	100,000	Single			-9.75 20.00 ↓ 10.25	+0.25 4.25 ↑ 4.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
ASPIDA Synergy Choice Max 5 MVA High Band	A-	90	100,000	Single			-9.75 20.00 ↓ 10.25	+0.25 4.25 ↑ 4.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
ASPIDA WealthLock Accumulator 10 MVA Low Band	A-	85	25,000	Single			0.00 9.00 ↔ 9.00	4.25 4.25	0% / 10%	10 yrs		18-75: 7.00+ 76-90: 4.75+

Fixed Indexed Annuities

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	Commission
ASPIDA WealthLock Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			+0.25 9.00 ↑ 9.25	0.00 4.25 4.25	0% / 10%	5 yrs		18-75: 4.50 76-90: 2.50
ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single			+0.25 9.00 ↑ 9.25	0.00 4.25 4.25	0% / 10%	7 yrs		18-75: 5.50+ 76-90: 3.50+
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			-5.50 15.00 ↓ 9.50	+0.25 4.00 4.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+ 81-UP: 3.00+
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			-5.50 15.00 ↓ 9.50	+0.25 4.00 4.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 2.50+ 81-UP: 1.50+
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85 QL 8 NQ	100,000	Single	5.00 to 8.00		-5.00 12.00 ↓ 7.00	0.00 3.00 3.00	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		-3.25 10.00 ↓ 6.75	0.00 2.85 2.85	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85 QL 8 NQ	25,000	Single	5.00 to 8.00		-3.25 9.50 ↓ 6.25	0.00 2.75 2.75	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single			6.00	2.75	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00		-1.75 9.00 ↓ 7.25	0.00 2.65 2.65	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+
ASPIDA Synergy Choice Bonus 5 CA MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		-2.75 9.00 ↓ 6.25	0.00 2.60 2.60	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-UP: 2.50+

Fixed Indexed Annuities

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	Commission
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		-1.75 8.00 ↓ 6.25	0.00 2.50 ↔ 2.50	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single			5.00	2.50	0% / 10%	10 yrs	Included	18-75: 6.75+ 76-80: 4.50+
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00		-1.00 7.50 ↓ 6.50	0.00 2.40 ↔ 2.40	0% / 10%	10 yrs		18-75: 6.75+ 76-UP: 4.50+
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.00 to 15.00		-1.50 7.00 ↓ 5.50	0.00 2.25 ↔ 2.25	0% / 10%	10 yrs		18-75: 6.75+ 76-80: 4.50+
Athene IA AM Best: A+ Last Rate Change 10/25/2024												
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.40	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
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		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.50	3.80	0% / 5%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.50	3.80	10% / 10%	15 yrs		0-70: 7.00+ 71-UP: 6.50+
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				3.65 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.35 MYG	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.75	3.00	10% / 10%	7 yrs		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00

Fixed Indexed Annuities

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	Commission
ATHENE IA 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		0-70: 5.00 71-75: 4.50 76-80: 3.50 81-UP: 3.00
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.00	2.95	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.00	2.95	0% / 5%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 20.00	0.95	6.00	2.95	10% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA 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		0-70: 6.50 71-75: 6.00 76-UP: 5.00
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.50	2.85	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.50	2.85	10% / 10%	10 yrs	Included	0-70: 6.50+ 71-75: 6.00+ 76-80: 5.50+
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional	65-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 6.50+ 76-UP: 5.50+
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.25	2.70	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.25	2.70	10% / 10%	7 yrs	Included	0-70: 4.50 71-75: 4.00 76-80: 3.50 81-UP: 3.00

Fixed Indexed Annuities

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	Commission
Atlantic Coast Life AM Best: B++ Last Rate Change 1/1/2025												
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95		3.95	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		9.00	3.00	0% / 5%	10 yrs		See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B++	85	5,000	Single	3.00 to 10.00			3.00	0% / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00			3.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less				3.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single				3.00	0% / 10%	10 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single				3.00	0% / 10%	5 yrs	Included	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Optional	See Notes
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single				3.00	0% / 10%	7 yrs	Included	See Notes
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00 MYG	Int / 10%	5 yrs ↻		See Notes
ATLANTIC COAST LIFE Safe Anchor FL (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs ↻		See Notes
ATLANTIC COAST LIFE Income Navigator Annuity MVA	B++	80	5,000	Single	7.00		4.00	2.75	Int / 10%	10 yrs		See Notes
ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA	B++	80	5,000	Single	7.00		4.00	2.75	Int / 10%	10 yrs	Optional	See Notes

Fixed Indexed Annuities

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	Commission
Capitol Life Insurance Company AM Best: A- Last Rate Change 12/5/2024												
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3			9.00	4.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	5,000 QL 10,000 NQ	1 Year or Less			8.00	4.50	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 1.75+
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less			8.00	4.25	0% / 10%	5 yrs		0-75: 3.75+ 76-80: 2.00+ 81-89: 1.00+
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00		6.00	3.50	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Clear Spring Life AM Best: A- Last Rate Change 1/1/2025												
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			9.25	4.15	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			8.75	4.15	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.25	4.15	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		6.65	3.15	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 8/28/2024												
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs		55-75: 9.00+ 76-80: 4.50+
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			8.00	4.50	Int / 10%	10 yrs	Optional	0-80: 7.00+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			7.50	4.25	Int / 10%	10 yrs		0-UP: 7.00+
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	10.00		6.00	3.25	Int / 10%	14 yrs	Optional	0-75: 7.00+

Fixed Indexed Annuities

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	Commission
EQUITRUST LIFE INSURANCE COMPANY Market Ten Bonus Index MVA, ROP	B++	80	5,000 QL 10,000 NQ	FPA	6.00		6.00	3.25	Int / 10%	10 yrs	Optional	0-80: 6.00+
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	8.00		5.00	3.00	0% / 10%	10 yrs		0-UP: 7.00+
Fidelity & Guaranty Life AM Best: A Last Rate Change 12/9/2024												
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00		7.75	3.75	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	8.00 to 11.00		8.00	3.75	0% / 10%	14 yrs	Included	0-75: 9.00+ 76-80: 7.00+ 81-85: 4.75+
FIDELITY & GUARANTY LIFE FG Accumulator Plus 10 MVA	A	85	10,000	FPA			8.00	3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG Accumulator Plus 7 MVA	A	85	10,000	FPA			7.75	3.75	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA				3.75	0% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA				3.75	0% / 10%	7 yrs		0-75: 5.50+ 76-80: 4.50+ 81-85: 3.50+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		9.75	3.75	0% / 10%	10 yrs		0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00		9.75	3.75	0% / 10%	10 yrs	Included	0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		10.00	3.75	0% / 10%	14 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		10.00	3.75	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		9.50	3.75	0% / 10%	7 yrs		0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+

Fixed Indexed Annuities

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	Commission
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		9.50	3.75	0% / 10%	7 yrs	Included	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.50	3.50	10% / 10%	10 yrs		0-75: 7.50+ 76-80: 5.25+ 81-85: 4.00+
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00		7.00	2.75	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-85: 5.00+
GCU AM Best: A- Last Rate Change 12/1/2024												
GCU Aquila V	A-	90	10,000	1 Year or Less				4.75	0% / 10%	5 yrs		
GCU Aquila X	A-	90	10,000	1 Year or Less				4.75	0% / 10%	10 yrs	Optional	
Global Atlantic Financial Group AM Best: A Last Rate Change 1/6/2025												
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			18.00	4.95	10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			18.00	4.95	10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.85	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.80	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.80	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.75	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.70	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			15.75	4.70	10% / 10%	5 yrs		0-80: 3.75+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			12.00	4.25	10% / 10%	7 yrs	Included	Fee Based

Fixed Indexed Annuities

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	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			12.00	4.25	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			11.00	3.75	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			11.00	3.75	10% / 10%	7 yrs	Included	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	10.00		13.00	3.25	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	85	25,000	Single	10.00		12.75	3.15	10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			7.00	3.00	10% / 10%	10 yrs	Optional	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 7.00+ 81-85: 3.50+

Fixed Indexed Annuities

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	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder <i>MVA High Band</i>	A	85	100,000	Single			9.00	2.75	10% / 10%	10 yrs	Included	0-80: 7.00+ 81-85: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single			6.75	2.75	10% / 10%	10 yrs	Optional	Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP 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	0-80: 3.50+ 81-85: 1.75+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			6.00	2.50	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			6.00	2.50	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			5.75	2.25	10% / 10%	10 yrs	Optional	55-80: 7.00+ 81-UP: 3.50+
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			5.75	2.25	10% / 10%	7 yrs	Optional	55-80: 5.00+ 81-85: 2.50+
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single					10% / 10%	10 yrs		0-80: 7.00 81-85: 3.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs		0-80: 3.75 81-85: 1.75

Fixed Indexed Annuities

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	Commission
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider <i>MVA Low Band</i>	A	85	25,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider <i>MVA High Band</i>	A	85	100,000	Single					10% / 10%	7 yrs		0-80: 5.00 81-85: 2.50
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider <i>MVA, FEE-BASED Low Band</i>	A	85	25,000	Single					10% / 10%	5 yrs		Fee Based
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider <i>MVA, FEE-BASED High Band</i>	A	85	100,000	Single					10% / 10%	5 yrs		Fee Based
Guaranty Income Life AM Best: A- Last Rate Change 12/9/2024												
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			13.25	3.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	3.00		9.25	3.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			12.75	3.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			13.00	3.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
Ibexis AM Best: A- Last Rate Change 10/3/2024												
IBEXIS MYGA Plus 7 FIA MVA High Band	A-	80	100,000	Single				5.70 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA High Band	A-	80	100,000	Single				5.60 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 5 FIA MVA High Band	A-	85	100,000	Single				5.35 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 FIA CA High Band	A-	85	100,000	Single				5.25 MYG	0% / 10%	5 yrs ↻		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 FIA MVA Low Band	A-	80	10,000	Single				5.20 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 FIA CA Low Band	A-	80	10,000	Single				5.10 MYG	0% / 10%	7 yrs ↻		0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 3 FIA MVA High Band	A-	85	100,000	Single				4.90 MYG	0% / 10%	3 yrs ↻		0-80: 1.50+ 81-85: 1.00+

Fixed Indexed Annuities

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	Commission
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.85 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 3 FIA CA <i>High Band</i>	A-	85	100,000	Single				4.80 MYG	0% / 10%	3 yrs		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 5 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.75 MYG	0% / 10%	5 yrs		0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 3 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.45 MYG	0% / 10%	3 yrs		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.35 MYG	0% / 10%	3 yrs		0-80: 1.50+ 81-85: 1.00+
IBEXIS WealthDefender 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.25	4.20	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.20	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender 7 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.20	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS FIA Plus 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.50	4.10	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.50	4.10	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 7 MVA <i>High Band</i>	A-	85	100,000	Single				4.10	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS WealthDefender 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.25	4.00	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.00	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender 7 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.00	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+

Fixed Indexed Annuities

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	Commission
IBEXIS FIA Plus 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.50	3.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.50	3.90	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 7 MVA <i>Low Band</i>	A-	85	25,000	Single				3.90	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	8.00		6.25	3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	11.00		6.25	3.00	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS FIA Plus 5 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	8.00		5.25	2.85	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-85: 2.00+
IBEXIS WealthDefender Bonus 5 MVA <i>High Band</i>	A-	82	100,000	Single	5.00 to 7.00		7.00	3.05	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+
IBEXIS WealthDefender Bonus 7 MVA <i>High Band</i>	A-	82	100,000	Single	7.00 to 9.00		6.75	3.05	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	11.00		5.25	2.80	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-85: 3.00+
IBEXIS WealthDefender Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	11.00 to 14.00		6.00	2.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>High Band</i>	A-	78	100,000	Single	18.00 to 21.00	0.85	6.00	2.90	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus 5 MVA <i>Low Band</i>	A-	82	25,000	Single	5.00 to 7.00		6.00	2.85	0% / 10%	5 yrs		0-70: 5.00+ 71-75: 3.00+ 76-UP: 2.00+

Fixed Indexed Annuities

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	Commission
IBEXIS WealthDefender Bonus 7 MVA <i>Low Band</i>	A-	82	25,000	Single	7.00 to 9.00		5.75	2.85	0% / 10%	7 yrs		0-70: 5.50+ 71-75: 4.00+ 76-UP: 3.00+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>High Band</i>	A-	82	100,000	Single	16.00		5.50	2.50	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
IBEXIS WealthDefender Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	11.00 to 14.00		5.00	2.70	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>Low Band</i>	A-	78	25,000	Single	18.00 to 21.00	0.85	5.00	2.70	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-UP: 4.00+
IBEXIS FIA Plus 10 Premium Bonus MVA <i>Low Band</i>	A-	82	25,000	Single	16.00		4.50	2.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 6.00+ 76-82: 3.50+
Integrity Life Insurance Company AM Best: A+ Last Rate Change 1/15/2025												
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			9.50	4.15	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.25	3.80	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.25	3.80	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+
Lincoln Financial AM Best: A Last Rate Change 1/15/2025												
LINCOLN FINANCIAL Lincoln Core Capital MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			9.00	5.05 MYG	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 MVA, FEE-BASED <i>High Band</i>	A	85	100,000	FPA			9.00	5.00	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.50	4.60	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.00	4.50	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	FPA			8.25	4.25	10% / 10%	5 yrs		Fee Based

Fixed Indexed Annuities

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	Commission
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 CA FEE-BASED <i>High Band</i>	A	85	100,000	FPA			8.25	4.25	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.00	4.10	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln Core Capital MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single			8.00	4.00 MYG	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	4.00	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.00	3.90	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			8.25	3.85	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.55	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			8.00	3.50	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 CA FEE-BASED <i>Low Band</i>	A	85	10,000	FPA			7.75	3.50	10% / 10%	5 yrs		Fee Based
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.45	10% / 10%	7 yrs		0-74: 5.00+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.40	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			7.75	3.00	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+

Fixed Indexed Annuities

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	Commission
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.00	2.75	10% / 10%	5 yrs		0-74: 3.75+ 75-79: 2.40+ 80-84: 1.40+ 85-UP: 0.70+
MassMutual Ascend Life Insurance Company AM Best: A++ Last Rate Change 3/21/2024 Next Change 1/21/2025												
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			-6.00 15.00 ↓ 9.00	-0.85 5.35 ↓ 4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			-6.00 14.50 ↓ 8.50	-0.95 5.25 ↓ 4.30	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			-5.85 14.50 ↓ 8.65	-0.90 5.20 ↓ 4.30	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			-5.85 14.25 ↓ 8.40	-0.95 5.10 ↓ 4.15	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 MVA, ROP, FEE-BASED <i>High Band</i>	A++	85	250,000	1 Year or Less			-3.75 14.25 ↓ 10.50	+0.60 5.00 ↑ 5.60	10% / 10%	7 yrs	Optional	Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 5 MVA MVA, FEE-BASED <i>High Band</i>	A++	89	250,000	1 Year or Less			-4.00 16.00 ↓ 12.00	+0.60 4.90 ↑ 5.50 MYG	10% / 10%	0 yrs		Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 MVA, ROP, FEE-BASED <i>Low Band</i>	A++	85	100,000	1 Year or Less			-3.25 13.50 ↓ 10.25	+0.60 4.90 ↑ 5.50	10% / 10%	7 yrs	Optional	Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 4 Non MVA FEE-BASED <i>High Band</i>	A++	90	250,000	1 Year or Less			-2.50 12.00 ↓ 9.50	+0.35 4.75 ↑ 5.10	10% / 10%	4 yrs		Fee Based Max Fee 1.50% Qual, Non-Qual

Fixed Indexed Annuities

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	Commission
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 5 MVA MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	1 Year or Less			-4.25 15.75 ↓ 11.50	+0.60 4.75 ↑ 5.35 MYG	10% / 10%	0 yrs		Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED <i>High Band</i>	A++	85	250,000	1 Year or Less			-3.50 13.75 ↓ 10.25	+0.60 4.75 ↑ 5.35	10% / 10%	7 yrs	Optional	Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 4 Non MVA FEE-BASED <i>Low Band</i>	A++	90	50,000	1 Year or Less			-2.25 11.50 ↓ 9.25	+0.35 4.65 ↑ 5.00	10% / 10%	4 yrs		Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED <i>Low Band</i>	A++	85	100,000	1 Year or Less			-3.25 13.25 ↓ 10.00	+0.60 4.65 ↑ 5.25	10% / 10%	7 yrs	Optional	Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			-3.25 12.25 ↓ 9.00	+0.60 3.90 ↑ 4.50	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			-1.00 9.00 ↓ 8.00	+0.50 3.75 ↑ 4.25	10% / 10%	10 yrs		18-75: 6.00+ 76-80: 4.60+ 81-UP: 4.60+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A++	85	10,000	FPA			-3.25 11.75 ↓ 8.50	+0.60 3.70 ↑ 4.30	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			-2.85 11.50 ↓ 8.65	+0.60 3.70 ↑ 4.30	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i>	A++	85	10,000	FPA			-2.85 11.25 ↓ 8.40	+0.60 3.55 ↑ 4.15	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+


Fixed Indexed Annuities

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	Commission
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			-4.00 12.00 ↓ 8.00	+0.95 3.50 ↑ 4.45	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			-4.00 11.50 ↓ 7.50	+0.90 3.35 ↑ 4.25	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			-3.25 10.75 ↓ 7.50	+0.60 3.35 ↑ 3.95	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			-0.50 7.75 ↓ 7.25	+0.40 3.30 ↑ 3.70	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			-3.25 10.50 ↓ 7.25	+0.60 3.25 ↑ 3.85	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			-0.50 7.50 ↓ 7.00	+0.40 3.20 ↑ 3.60	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			-0.75 7.50 ↓ 6.75	+0.40 3.15 ↑ 3.55	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			-0.50 7.00 ↓ 6.50	+0.40 3.05 ↑ 3.45	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+

Fixed Indexed Annuities

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	Commission
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 1/1/2025												
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.00	4.30	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.00	4.30	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			9.50	4.20	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	80	15,000	Single			9.50	4.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			9.50	4.20	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	80	15,000	Single			9.50	4.20	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.55	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single			9.00	3.55	10% / 10%	7 yrs		0-75: 6.50+ 76-80: 4.25+ 81-UP: 3.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.10	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.10	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group A MVA, ROP, FEE	B++	80	15,000	Single	18.00	0.95	7.25	3.10	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA, ROP	B++	85	15,000	Single		7.00 to 10.00	6.75	3.00	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+

Fixed Indexed Annuities

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	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00		6.75	3.00	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C MVA, ROP  PRL	B++	80	15,000	Single	7.00 to 10.00		6.75	3.00	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		6.75	3.00	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity Plus 10 Group B MVA, ROP, FEE	B++	85	15,000	Single	15.00 to 16.00	0.95	6.75	3.00	5% / 5%	10 yrs		0-75: 7.00 76-80: 4.75 81-UP: 3.25
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP	B++	80	15,000	Single			6.00	3.00	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group D MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP	B++	80	15,000	Single			3.50	2.80	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+ 81-UP: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP	B++	80	15,000	Single			5.50	2.80	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group D MVA, ROP	B++	80	15,000	Single			5.50	2.80	10% / 10%	10 yrs		0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	B++	80	15,000	Single			5.50	2.70	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group A MVA, ROP	B++	80	15,000	Single			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-80: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single			4.00	1.50	10% / 10%	10 yrs	Included	0-75: 7.25+ 76-UP: 5.00+

Fixed Indexed Annuities

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	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Income Accelerator Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-80: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single			3.50	1.25	10% / 10%	10 yrs	Included	0-75: 7.00+ 76-UP: 4.75+
National Life Group AM Best: A+ Last Rate Change 10/29/2024												
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			11.00	3.70	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			10.00	3.60	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.50	0% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.63+ 81-85: 1.75+
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	0% / 10%	10 yrs	Included	35-UP: 7.00+
NATIONAL LIFE GROUP 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	35-75: 7.00+
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.75	3.40	0% / 10%	7 yrs	Included	35-75: 6.00+
NATIONAL LIFE GROUP 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	35-75: 6.00+
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA			9.50	3.30	0% / 10%	10 yrs		0-70: 7.00+ 71-75: 5.44+ 76-80: 4.28+ 81-85: 3.11+
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA			9.50	3.30	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 5.44+ 76-80: 4.28+ 81-UP: 3.11+
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		9.50	3.30	0% / 10%	10 yrs	Included	0-70: 7.00+ 71-75: 5.44+ 76-80: 4.28+ 81-UP: 3.11+
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.50	2.95	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-85: 3.50+

Fixed Indexed Annuities

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	Commission
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		7.00	2.90	0% / 10%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	7 yrs	Optional	45-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+
North American Company AM Best: A+ Last Rate Change 12/10/2024												
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single			8.50	3.55	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less			9.50	3.40	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less			8.50	3.15	10% / 20%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	10.00 to 22.00		6.25	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	14.00 to 26.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	75	20,000	FPA	10.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50

Fixed Indexed Annuities

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	Commission
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	75	75,000	FPA	12.00		7.00	3.10	0% / 10%	14 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	8.00 to 17.00		6.50	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	11.00 to 20.00		6.50	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	7.00 to 16.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	10.00 to 19.00		6.25	3.00	0% / 10%	10 yrs		0-75: 7.00 76-79: 5.25 80-UP: 3.50
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included	40-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
Oceanview Life and Annuity AM Best: A Last Rate Change 12/20/2024												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			10.75	8.75	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			10.75	8.75	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			10.75	7.75	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			10.75	7.75	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+

Fixed Indexed Annuities

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	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			8.25	3.75	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			8.25	3.75	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.25	3.75	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			8.25	3.75	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
Oxford Life Insurance Company AM Best: A Last Rate Change 1/1/2025												
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.45	4.85	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.70	4.60	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.95	4.60	0% / 10%	7 yrs	Optional	18-75: 5.00+ 76-80: 4.10+
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00		8.75	4.45	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			7.35	4.30	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		8.15	4.05	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Protective Life AM Best: A+ Last Rate Change 1/14/2025												
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA High Band	A+	85	100,000	FPA			7.40	3.65	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA Mid Band	A+	85	50,000	FPA			6.15	3.55	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA High Band	A+	85	100,000	FPA			7.35	3.55	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA Mid Band	A+	85	50,000	FPA			6.30	3.50	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP High Band	A+	85	100,000	FPA			6.10	3.45	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP Mid Band	A+	85	50,000	FPA			4.60	3.40	10% / 10%	7 yrs		

Fixed Indexed Annuities

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	Commission
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.20	3.00	10% / 10%	10 yrs		
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA			4.45	2.95	10% / 10%	7 yrs		
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Low Band</i>	A+	85	10,000	FPA			3.90	2.85	10% / 10%	7 yrs		
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>High Band</i>	A+	79	100,000	1 Year or Less			3.25	2.80	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA <i>High Band</i>	A+	85	100,000	1 Year or Less			6.00	2.80	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less			2.95	2.65	10% / 10%	10 yrs	Multiple	50-79: 5.50+
PROTECTIVE LIFE Protective Income Builder MVA <i>Low Band</i>	A+	85	25,000	1 Year or Less			5.70	2.65	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Protective Life And Annuity (NY) AM Best: A+ Last Rate Change 1/14/2025												
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.65	3.10	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.55	3.05	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.65	3.00	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less			5.50	3.00	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.55	2.95	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.65	2.90	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+

Fixed Indexed Annuities

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	Commission
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.45	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>High Band</i>	A+	85	100,000	1 Year or Less			4.20	2.90	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 7 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.50	2.85	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 with ROP NY ROP <i>Low Band</i>	A+	85	10,000	1 Year or Less			3.45	2.80	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Pruco Life Insurance Company (Prudential) AM Best: A+ Last Rate Change 10/1/2024												
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			5.50	3.00	0% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.50+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			5.25	3.00	0% / 10%	7 yrs		0-75: 5.00+ 76-UP: 3.00+
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath SM Income MVA	A+	85	25,000	Single			4.00	3.00	10% / 10%	10 yrs	Included	0-75: 6.50+ 76-UP: 4.50+
Revol One Financial AM Best: B++ Last Rate Change 11/4/2024												
REVOL ONE FINANCIAL Enduris 10 MVA	B++	80	10,000	Single			10.00	4.25	0% / 10%	10 yrs		18-75: 7.50+ 76-80: 5.25+
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	25,000 QL 50,000 NQ	Single			9.00	4.25	0% / 10%	6 yrs		0-UP: 5.00+
REVOL ONE FINANCIAL Enduris 10 Bonus MVA	B++	80	10,000	Single	16.00		6.00	2.75	0% / 10%	10 yrs		18-75: 7.50 76-80: 5.25
Securian Financial AM Best: A+ Last Rate Change 1/15/2025												
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i>	A+	85	500,000	Single			10.70	4.40	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single			10.45	4.35	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.50	4.30	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.25	4.25	10% / 10%	5 yrs		

Fixed Indexed Annuities

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	Commission
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single			10.30	4.20	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single			10.05	4.15	10% / 10%	5 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i>	A+	75	100,000	Single			8.75	4.00	10% / 10%	7 yrs		
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i>	A+	75	20,000	Single			8.35	3.80	10% / 10%	7 yrs		
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 1/1/2025												
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95	11.00	3.95	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	0% / 5%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00			3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less				3.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Legacy Benefit Rider MVA	B++	85	5,000	1 Year or Less	3.00 to 10.00			3.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		86-90: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA	B++	90	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-86: 1.60+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single			4.10	3.00	0% / 0%	5 yrs ↻		0-80: 2.25+ 81-85: 1.60+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 10 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs		0-75: 8.00 76-80: 6.75 81-UP: 5.75
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 10 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	10 yrs		0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+

Fixed Indexed Annuities

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	Commission
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 10 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.75+ 81-UP: 5.75+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs		0-75: 7.00 76-80: 5.75 81-UP: 3.50
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	5 yrs		0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Included	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 7 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs		0-75: 7.50 76-80: 6.25 81-UP: 4.00
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 7 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	7 yrs		0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 7 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Included	0-75: 7.50+ 76-80: 6.25+ 81-UP: 4.00+
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	10.00		2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index Non-GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	7.00		2.50	1.50	Int / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+
SILAC AM Best: B Last Rate Change 1/6/2025												
SILAC Denali 14 MVA	B	80	10,000	1 Year or Less	3.00 High		10.00	5.00	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	3.00 High		9.75	4.75	0% / 5%	14 yrs	Multiple	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

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	Commission
SILAC Denali 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	3.00 High		9.00	4.25	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	3.00 High		8.50	4.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 4.50+
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	4.25	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	3.00 High		8.75	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali 7 (AK, CA, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less	3.00 High		7.25	4.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		7.25	4.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.50	4.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	4.00	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+

Fixed Indexed Annuities

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	Commission
SILAC Teton 5 State Variation MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali 10 (AK, CA, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	3.00 High		7.50	3.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		7.25	3.75	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.75	3.75	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Denali Bonus 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less	6.50 to 13.00		6.50	3.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
SILAC Denali Bonus 14 (CA, IN) MVA	B	80	10,000	1 Year or Less	8.00 to 16.00		6.50	3.50	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.50	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		6.25	3.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		6.50	3.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 18.00		6.25	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
SILAC Denali Bonus 10 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less	6.50 to 11.00		5.50	3.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+

Fixed Indexed Annuities

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	Commission
SILAC Denali Bonus 7 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less	5.50 to 11.00		5.25	3.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	9.00 to 16.00		5.75	3.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
SILAC Teton Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		6.25	3.00	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	6.50 to 14.00		6.50	3.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	13.00 to 18.00		6.00	2.75	0% / 5%	14 yrs		0-75: 8.50 76-80: 6.50
SILAC Teton Bonus 5 State Variation MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		5.75	2.75	0% / 5%	5 yrs		0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
SILAC Teton Bonus 7 State Variation MVA	B	90	10,000	1 Year or Less	6.50 to 14.00		5.75	2.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.25	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 10 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.75	2.25	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-UP: 3.75+
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.00	2.25	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.25	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

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	Commission
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA Bonus 7 (CO, DE, IN, MA, MO, MD, NV SC, TX) MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 10 (AK, ID, MN, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			4.75	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			4.25	2.00	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.00	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
SILAC VEGA 7 (CO, DE, IN, MA, MO, MD, NV, SC, TX) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 76-80: 2.00+ 81-90: 3.00+
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			5.00	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 10 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	85	10,000	1 Year or Less			4.25	2.00	0% / 5%	10 yrs	Included	0-75: 6.75+ 76-80: 5.75+ 81-85: 3.75+
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			4.00	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 7 (AK, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	90	10,000	1 Year or Less			5.25	2.00	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

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	Commission
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			3.75	1.75	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			3.25	1.75	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
Symetra Life Insurance Company AM Best: A Last Rate Change 1/8/2025												
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA High Band	A	85	100,000	Single			18.00	4.50	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA High Band	A	85	100,000	Single			18.00	4.50	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA Low Band	A	85	25,000	Single			16.00	4.35	10% / 10%	5 yrs		0-75: 4.00+ 76-85: 2.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA Low Band	A	85	25,000	Single			16.00	4.35	10% / 10%	7 yrs		0-75: 5.50+ 76-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			14.00	3.85	0% / 7%	10 yrs	Optional	0-75: 7.00+ 76-80: 4.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA High Band	A	85	100,000	Single			16.00	3.80	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA Low Band	A	85	10,000	Single			15.75	3.65	10% / 10%	7 yrs	Included	50-75: 6.00+ 76-UP: 5.00+
The Standard AM Best: A Last Rate Change 1/14/2025												
THE STANDARD Index Select Annuity 10 MVA Low Band	A	80	15,000	Single			8.25	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA High Band	A	80	100,000	Single			8.50	4.75	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 5 MVA Low Band	A	93	15,000	Single			8.50	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 MVA High Band	A	93	100,000	Single			8.75	4.75	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 7 MVA Low Band	A	90	15,000	Single			8.75	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+

Fixed Indexed Annuities

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	Commission
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.00	4.75	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			8.50	4.25	0% / 10%	10 yrs		0-UP: 7.00
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	4.25	0% / 10%	5 yrs		0-80: 5.00 81-85: 2.50 86-90: 1.25 91-93: 1.00
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.00	4.25	0% / 10%	7 yrs		0-80: 6.00 81-85: 3.00 86-90: 1.50
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 1/2/2025												
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single			6.75		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single			7.75		0% / 10%	5 yrs		18-80: 3.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single			7.00		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>High Band</i>	A	85	100,000	Single			8.00		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder <i>Low Band</i>	A	85	25,000	Single			5.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY with Income Builder <i>High Band</i>	A	85	100,000	Single			6.00		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+