

Indexed

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Your potential annuity
sales await!

**FEBRUARY
2025**

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
02/25/2025**

*Happy Valentine's
Day!*



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

CONTACT US! >>>
We will be glad to
assist you!

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

Updated February 25, 2025

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%	7.50%	4.25%	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%	9.00%	4.55%	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%	6.25%	3.10%	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%	10.00%	9.25%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	9.00%	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%	9.25%	4.90%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% 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	10.00%	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

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 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
Allianz Life Insurance Company of North America AM Best: A+ Last Rate Change 2/4/2025 Next Change 3/4/2025											
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> PRL	A+	80	100,000	FPA 2			-0.25 8.75 ↓ 8.50	8.10 4.60 ▼ 8.00 4.50	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i> PRL	A+	80	20,000	FPA 2			-0.25 7.00 ↓ 6.75	7.60 4.10 ▼ 7.50 4.00	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i> PRL	A+	85	100,000	FPA 2			-0.25 10.00 ↓ 9.75	0.00 5.00 ↔ 5.00 MYG	0% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>Low Band</i> PRL	A+	85	20,000	FPA 2			-0.25 7.50 ↓ 7.25	0.00 4.50 ↔ 4.50 MYG	0% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>High Band</i> PRL	A+	80	100,000	FPA 2	14.00		-0.25 6.25 ↓ 6.00	-0.10 3.25 ↓ 3.15	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA PRL	A+	80	20,000	1 Year or Less			0.00 5.25 ↔ 5.25	0.00 3.10 ↔ 3.10	0% / 10%	10 yrs	Included
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA PRL	A+	80	20,000	FPA 2			0.00 5.00 ↔ 5.00	0.00 3.00 ↔ 3.00	0% / 10%	10 yrs	Optional
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA PRL	A+	80	10,000	1 Year or Less			0.00 4.75 ↔ 4.75	0.00 3.00 ↔ 3.00	0% / 10%	7 yrs	Included

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
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage + MVA <i>Low Band</i> PRL	A+	80	20,000	FPA 2	14.00		-0.25 4.00 ↓ 3.75	-0.10 2.75 ↓ 2.65	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA PRL	A+	80	20,000	1 Year or Less			0.00 3.50 ← 3.50	0.00 2.00 ← 2.00	0% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company AM Best: A Last Rate Change 1/29/2025											
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			9.00	4.25	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. BalanceShield 10 MVA	A	80	10,000	Single				4.05	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			7.50	3.75	Int / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.00	3.25	Int / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	14.00		5.00	2.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A	80	5,000	FPA	14.00		5.00	2.00	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	9 yrs	Included
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. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	10 yrs	Included

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
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included
American General Life Insurance Company AM Best: A Last Rate Change 2/3/2025											
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.80	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.75	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.70	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>Low Band</i>	A	75	25,000	Single			9.00	4.55	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.50	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>Low Band</i>	A	85	25,000	Single			9.00	4.45	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	2.65	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>Low Band</i>	A	75	25,000	Single			4.25	2.40	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			5.00	2.40	0% / 10%	7 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single			4.00	2.15	0% / 10%	7 yrs	Included
American National Insurance Company AM Best: A Last Rate Change 2/14/2025											
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
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
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	
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	

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
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	
American National Life Insurance Company of NY AM Best: A Last Rate Change 2/14/2025											
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	
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	
Aspida AM Best: A- Last Rate Change 1/21/2025											
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			10.25	4.50	0% / 10%	10 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.25	4.50	0% / 10%	5 yrs	
ASPIDA WealthLock Accumulator 10 MVA <i>High Band</i>	A-	85	100,000	Single			9.75	4.50	0% / 10%	10 yrs	
ASPIDA WealthLock Accumulator 5 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.50	0% / 10%	5 yrs	
ASPIDA WealthLock Accumulator 7 MVA <i>High Band</i>	A-	90	100,000	Single			10.00	4.50	0% / 10%	7 yrs	
ASPIDA Synergy Choice Max 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.50	4.25	0% / 10%	10 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.50	4.25	0% / 10%	5 yrs	
ASPIDA WealthLock Accumulator 10 MVA <i>Low Band</i>	A-	85	25,000	Single			9.00	4.25	0% / 10%	10 yrs	
ASPIDA WealthLock Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	4.25	0% / 10%	5 yrs	
ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single			9.25	4.25	0% / 10%	7 yrs	
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		7.00	3.00	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 CA MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		6.75	2.85	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		6.25	2.75	0% / 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
ASPIDA Synergy Choice Income MVA <i>High Band</i>	A-	80	100,000	Single			5.25	2.75	0% / 10%	10 yrs	Included
ASPIDA Synergy Choice Bonus 10 CA MVA <i>High Band</i>	A-	80	100,000	Single	10.00		7.25	2.65	0% / 10%	10 yrs	
ASPIDA Synergy Choice Bonus 5 CA MVA <i>Low Band</i>	A-	85	25,000	Single	5.00 to 8.00		6.25	2.60	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		6.25	2.50	0% / 10%	10 yrs	
ASPIDA Synergy Choice Income MVA <i>Low Band</i>	A-	80	25,000	Single			4.50	2.50	0% / 10%	10 yrs	Included
ASPIDA Synergy Choice Bonus 10 CA MVA <i>Low Band</i>	A-	80	25,000	Single	10.00		6.50	2.40	0% / 10%	10 yrs	
ASPIDA Synergy Choice Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	12.00 to 15.00		5.50	2.25	0% / 10%	10 yrs	
Athena IA AM Best: A+ Last Rate Change 1/31/2025											
ATHENE IA Athena Performance Elite 7 MVA	A+	83	10,000	Single			9.00	4.55	10% / 10%	7 yrs	
ATHENE IA Athena Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	9.00	4.55	10% / 10%	7 yrs	
ATHENE IA Athena Performance Elite® 15 MVA	A+	73	10,000	Single	11.00 to 15.00		7.75	3.95	0% / 5%	15 yrs	
ATHENE IA Athena Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	14.00 to 20.00	0.95	7.75	3.95	10% / 10%	15 yrs	
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				3.80 MYG	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA <i>Low Band</i>	A+	83	10,000	Single				3.50 MYG	10% / 10%	7 yrs	
ATHENE IA Athena Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		6.25	3.10	0% / 5%	10 yrs	
ATHENE IA Athena Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 20.00	0.95	6.25	3.10	10% / 10%	10 yrs	
ATHENE IA Agility 10 MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A+	80	10,000	Single			5.75	3.00	10% / 10%	10 yrs	Included

Fixed Indexed Annuities

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ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		6.25	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	18.00	0.95	6.25	3.00	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			9.00	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A+	83	10,000	Single	5.00	0.95	9.00	3.00	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A+	83	10,000	Single			5.50	2.85	10% / 10%	7 yrs	Included
ATHENE IA Ascent Pro 10 Bonus MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Multiple
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	5.95	3.95	0% / 10%	10 yrs	
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	0% / 5%	10 yrs	
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	
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
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
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Optional
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	10 yrs	Included

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
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Optional
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	5 yrs	Included
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Optional
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	7 yrs	Included
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00 MYG	Int / 10%	5 yrs ↻	
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 ↻	
ATLANTIC COAST LIFE Income Navigator Annuity MVA	B++	80	5,000	Single	7.00		4.00	2.75	Int / 10%	10 yrs	
ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA	B++	80	5,000	Single	7.00		4.00	2.75	Int / 10%	10 yrs	Optional
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	
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	
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	
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	
Clear Spring Life AM Best: A- Last Rate Change 2/1/2025											
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			9.25	4.15	10% / 10%	10 yrs	
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	
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
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

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
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	
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			8.00	4.50	Int / 10%	10 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			7.50	4.25	Int / 10%	10 yrs	
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
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
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	
Fidelity & Guaranty Life AM Best: A Last Rate Change 2/10/2025											
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A	85	10,000	FPA	6.00 to 10.00		10.75	3.75	0% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	8.00 to 11.00		11.00	3.75	0% / 10%	14 yrs	Included
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A	85	10,000	FPA			8.00	3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A	85	10,000	FPA			7.75	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA				3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA				3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A	85	10,000	FPA	2.75 to 6.00		7.50	3.75	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A	85	10,000	FPA	5.75 to 12.00		7.50	3.75	0% / 10%	10 yrs	Included

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
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		7.75	3.75	0% / 10%	14 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		7.75	3.75	0% / 10%	14 yrs	Included
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A	85	10,000	FPA	2.50 to 4.00		7.25	3.75	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A	85	10,000	FPA	5.25 to 7.00		7.25	3.75	0% / 10%	7 yrs	Included
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A	85	10,000	FPA			7.75	3.50	10% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A	80	10,000	FPA	6.00 to 15.00		6.50	2.75	0% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG 1-2-3 Future Income MVA	A	80	10,000	FPA 2			1.85	2.50	10% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG 1-2-3 Anytime Income MVA	A	80	10,000	FPA 2			1.80	2.40	10% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A	80	10,000	FPA			2.25	2.00	0% / 10%	10 yrs	Optional
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 2/3/2025											
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.50	5.00	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			11.00	4.95	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			11.00	4.95	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single			9.25	4.90	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			10.25	4.85	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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			9.75	4.80	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single			10.00	4.75	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.70	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			7.50	4.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			7.50	4.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			6.00	3.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			6.00	3.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>High Band</i>	A	85	100,000	Single	10.00		6.00	3.25	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.50	3.25	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.50	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.50	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Premium Enhancement Rider MVA <i>Low Band</i>	A	85	25,000	Single	10.00		5.75	3.15	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>Low Band</i>	A	85	25,000	Single			5.00	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single			5.00	3.00	10% / 10%	5 yrs	Included

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
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			5.50	3.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			4.00	2.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single			5.25	2.75	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>Low Band</i>	A	85	25,000	Single			3.50	2.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			3.50	2.50	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single			3.25	2.25	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single			12.25		10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single			12.50		10% / 10%	10 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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single			11.75		10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single			12.00		10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>Low Band</i>	A	85	25,000	Single			12.00		10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 With Growth Accelerator Rider MVA <i>High Band</i>	A	85	100,000	Single			12.25		10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	Single			13.50		10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory With Growth Accelerator Rider MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			13.75		10% / 10%	5 yrs	
Guaranty Income Life AM Best: A- Last Rate Change 1/27/2025											
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			8.00	3.00	10% / 10%	10 yrs	Optional
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		6.00	3.00	10% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.00	3.00	10% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.00	3.00	10% / 10%	7 yrs	Optional
Ibexis AM Best: A- Last Rate Change 10/3/2024											
IBEXIS MYGA Plus 7 FIA MVA <i>High Band</i>	A-	80	100,000	Single			5.70 MYG		0% / 10%	7 yrs ↻	
IBEXIS MYGA Plus 7 FIA CA <i>High Band</i>	A-	80	100,000	Single			5.60 MYG		0% / 10%	7 yrs ↻	
IBEXIS MYGA Plus 5 FIA MVA <i>High Band</i>	A-	85	100,000	Single			5.35 MYG		0% / 10%	5 yrs ↻	
IBEXIS MYGA Plus 5 FIA CA <i>High Band</i>	A-	85	100,000	Single			5.25 MYG		0% / 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
IBEXIS MYGA Plus 7 FIA MVA <i>Low Band</i>	A-	80	10,000	Single				5.20 MYG	0% / 10%	7 yrs ↻	
IBEXIS MYGA Plus 7 FIA CA <i>Low Band</i>	A-	80	10,000	Single				5.10 MYG	0% / 10%	7 yrs ↻	
IBEXIS MYGA Plus 3 FIA MVA <i>High Band</i>	A-	85	100,000	Single				4.90 MYG	0% / 10%	3 yrs ↻	
IBEXIS MYGA Plus 5 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.85 MYG	0% / 10%	5 yrs ↻	
IBEXIS MYGA Plus 3 FIA CA <i>High Band</i>	A-	85	100,000	Single				4.80 MYG	0% / 10%	3 yrs ↻	
IBEXIS MYGA Plus 5 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.75 MYG	0% / 10%	5 yrs ↻	
IBEXIS WealthDefender 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.50	4.50	0% / 10%	10 yrs	
IBEXIS FIA Plus 7 MVA <i>High Band</i>	A-	85	100,000	Single				4.25	0% / 10%	7 yrs	
IBEXIS MYGA Plus 3 FIA MVA <i>Low Band</i>	A-	85	10,000	Single				4.45 MYG	0% / 10%	3 yrs ↻	
IBEXIS MYGA Plus 3 FIA CA <i>Low Band</i>	A-	85	10,000	Single				4.35 MYG	0% / 10%	3 yrs ↻	
IBEXIS FIA Plus 10 MVA <i>High Band</i>	A-	82	100,000	Single			9.75	4.10	0% / 10%	10 yrs	
IBEXIS FIA Plus 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.50	4.10	0% / 10%	5 yrs	
IBEXIS WealthDefender 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.50	4.30	0% / 10%	10 yrs	
IBEXIS WealthDefender 7 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.30	0% / 10%	7 yrs	
IBEXIS FIA Plus 7 MVA <i>Low Band</i>	A-	85	25,000	Single				4.05	0% / 10%	7 yrs	
IBEXIS WealthDefender 5 MVA <i>High Band</i>	A-	85	100,000	Single			9.25	4.20	0% / 10%	5 yrs	
IBEXIS FIA Plus 10 MVA <i>Low Band</i>	A-	82	25,000	Single			8.75	3.90	0% / 10%	10 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
IBEXIS FIA Plus 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.50	3.90	0% / 10%	5 yrs	
IBEXIS WealthDefender 7 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.10	0% / 10%	7 yrs	
IBEXIS WealthDefender 5 MVA <i>Low Band</i>	A-	85	25,000	Single			8.25	4.00	0% / 10%	5 yrs	
IBEXIS FIA Plus 7 Premium Bonus MVA <i>High Band</i>	A-	85	100,000	Single	11.00		6.25	3.10	0% / 10%	7 yrs	
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	
IBEXIS WealthDefender Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	11.00 to 14.00		6.25	3.20	0% / 10%	10 yrs	
IBEXIS WealthDefender Bonus 7 MVA <i>High Band</i>	A-	82	100,000	Single	7.00 to 9.00		6.75	3.20	0% / 10%	7 yrs	
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>High Band</i>	A-	78	100,000	Single	18.00 to 21.00	0.85	6.25	3.20	0% / 10%	10 yrs	
IBEXIS FIA Plus 7 Premium Bonus MVA <i>Low Band</i>	A-	85	25,000	Single	11.00		5.25	2.90	0% / 10%	7 yrs	
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	
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	
IBEXIS WealthDefender Bonus 10 MVA <i>Low Band</i>	A-	80	25,000	Single	11.00 to 14.00		5.25	3.00	0% / 10%	10 yrs	
IBEXIS WealthDefender Bonus 7 MVA <i>Low Band</i>	A-	82	25,000	Single	7.00 to 9.00		5.75	3.00	0% / 10%	7 yrs	
IBEXIS WealthDefender Bonus Plus 10 MVA, FEE <i>Low Band</i>	A-	78	25,000	Single	18.00 to 21.00	0.85	5.25	3.00	0% / 10%	10 yrs	
IBEXIS FIA Plus 10 Premium Bonus MVA <i>High Band</i>	A-	82	100,000	Single	16.00		5.75	2.65	0% / 10%	10 yrs	
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	
IBEXIS FIA Plus 10 Premium Bonus MVA <i>Low Band</i>	A-	82	25,000	Single	16.00		4.75	2.45	0% / 10%	10 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
Integrity Life Insurance Company AM Best: A+ Last Rate Change 2/15/2025											
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			9.75	4.20	10% / 10%	5 yrs	Optional
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.50	4.00	10% / 10%	10 yrs	Optional
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single			8.50	4.00	10% / 10%	7 yrs	Optional
Lincoln Financial AM Best: A Last Rate Change 2/24/2025											
LINCOLN FINANCIAL Lincoln Core Capital MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			9.00	5.25 MYG	10% / 10%	5 yrs	
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	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			10.25	4.75	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.75	4.70	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>High Band</i>	A	80	100,000	FPA			9.50	4.50	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.00	4.25	10% / 10%	5 yrs	
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	
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	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>High Band</i>	A	85	100,000	FPA			9.25	4.15	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>Low Band</i>	A	80	10,000	FPA			8.50	4.10	10% / 10%	10 yrs	
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	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>Low Band</i>	A	85	10,000	FPA			8.00	4.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>High Band</i>	A	85	100,000	FPA			8.50	3.85	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
LINCOLN FINANCIAL Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA			7.50	3.55	10% / 10%	10 yrs	
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	
LINCOLN FINANCIAL Lincoln OptiBlend 7 CA <i>Low Band</i>	A	85	10,000	FPA			7.25	3.45	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>Low Band</i>	A	85	10,000	FPA			7.00	3.40	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 CA <i>Low Band</i>	A	85	10,000	FPA			7.50	3.00	10% / 10%	5 yrs	
MassMutual Ascend Life Insurance Company AM Best: A++ Last Rate Change 1/21/2025											
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			9.00	4.50	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			9.00	4.50	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	4.45	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A++	85	10,000	FPA			8.50	4.30	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			8.65	4.30	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.50	4.30	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			8.65	4.30	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.50	4.25	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			8.00	4.25	10% / 10%	10 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i>	A++	85	10,000	FPA			8.40	4.15	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.40	4.15	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			7.50	3.95	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
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.25	3.85	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			7.25	3.70	10% / 10%	3 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			7.00	3.60	10% / 10%	3 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			6.75	3.55	10% / 10%	3 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			6.50	3.45	10% / 10%	3 yrs	
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 2/1/2025											
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			9.50	4.40	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	80	15,000	Single			9.50	4.40	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			9.50	4.40	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	80	15,000	Single			9.50	4.40	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single			9.00	3.70	10% / 10%	7 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.25	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single	10.00		7.25	3.25	10% / 10%	10 yrs	Optional
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	3.25	5% / 5%	10 yrs	
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	3.15	10% / 10%	10 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
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA, ROP	B++	80	15,000	Single	10.00		6.75	3.15	10% / 10%	10 yrs	Optional
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	3.15	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group C With Income MVA, ROP	B++	80	15,000	Single	10.00		6.75	3.15	10% / 10%	10 yrs	Optional
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	3.15	5% / 5%	10 yrs	
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
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
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
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
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
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
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	
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
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
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
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
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
National Integrity Life Insurance AM Best: A+ Last Rate Change 2/15/2025											
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>High Band</i>	A+	85	100,000	Single			8.00	4.60	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
NATIONAL INTEGRITY LIFE INS. Indextra 5 NY <i>Low Band</i>	A+	85	15,000	Single			7.75	4.50	10% / 10%	5 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>High Band</i>	A+	85	100,000	Single			7.50	4.45	10% / 10%	7 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>High Band</i>	A+	85	100,000	Single			7.50	4.40	10% / 10%	10 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 7 NY <i>Low Band</i>	A+	85	15,000	Single			7.25	4.35	10% / 10%	7 yrs	
NATIONAL INTEGRITY LIFE INS. Indextra 10 NY <i>Low Band</i>	A+	85	15,000	Single			7.25	4.30	10% / 10%	10 yrs	
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	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			10.00	3.60	0% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.50	0% / 10%	5 yrs	
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
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
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
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
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA			9.50	3.30	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA			9.50	3.30	0% / 10%	10 yrs	Included
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
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	
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	

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
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	7 yrs	Optional
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
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	
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	
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.25	3.35	0% / 10%	8 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend A MVA	A+	79	20,000	1 Year or Less			12.00	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend B MVA	A+	79	20,000	1 Year or Less			9.25	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend C MVA	A+	79	20,000	1 Year or Less			8.25	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 10 Model Blend D MVA	A+	79	20,000	1 Year or Less			7.50	3.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend A MVA	A+	85	20,000	1 Year or Less			11.50	3.15	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend B MVA	A+	85	20,000	1 Year or Less			8.75	3.15	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend C MVA	A+	85	20,000	1 Year or Less			7.50	3.15	10% / 10%	7 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 7 Model Blend D MVA	A+	85	20,000	1 Year or Less			7.00	3.15	10% / 10%	7 yrs	
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	
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	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	11.00 to 23.00		6.25	3.10	0% / 10%	14 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
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	15.00 to 27.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>Low Band</i>	A+	52	20,000	FPA	11.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 CA <i>High Band</i>	A+	52	75,000	FPA	15.00		7.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend A MVA	A+	89	20,000	1 Year or Less			11.00	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend B MVA	A+	89	20,000	1 Year or Less			8.50	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend C MVA	A+	89	20,000	1 Year or Less			7.25	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY NAC Guaranteed Allocation 5 Model Blend D MVA	A+	89	20,000	1 Year or Less			6.75	3.05	10% / 10%	5 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		6.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	12.00 to 21.00		6.50	3.00	0% / 10%	10 yrs	
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	
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	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>Low Band</i>	A+	79	20,000	FPA	17.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 CA <i>High Band</i>	A+	79	75,000	FPA	20.00		6.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Income Pay Pro 10 MVA	A+	79	20,000	1 Year or Less			5.00	2.50	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY BenefitSolutions 10 MVA	A+	79	20,000	Single			5.00	2.30	0% / 5%	10 yrs	Included
Oceanview Life and Annuity AM Best: A Last Rate Change 2/10/2025											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			10.00	9.25	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			10.00	9.25	0% / 10%	10 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
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			10.00	8.00	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			10.00	8.00	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.75	3.75	0% / 10%	3 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.75	3.75	0% / 10%	3 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			7.75	3.75	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			7.75	3.75	0% / 10%	5 yrs	
Oxford Life Insurance Company AM Best: A Last Rate Change 2/1/2025											
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.45	4.85	0% / 10%	10 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single			8.70	4.60	0% / 10%	5 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single			8.95	4.60	0% / 10%	7 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00		8.75	4.45	Int / 10%	10 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single			7.35	4.30	0% / 10%	3 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00		8.15	4.05	Int / 10%	10 yrs	Optional
Protective Life AM Best: A+ Last Rate Change 2/25/2025											
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.40	3.65	10% / 10%	10 yrs	
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.15	3.55	10% / 10%	10 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA			7.35	3.55	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA			6.30	3.50	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
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>High Band</i>	A+	85	100,000	FPA			6.10	3.45	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Mid Band</i>	A+	85	50,000	FPA			4.60	3.40	10% / 10%	7 yrs	
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
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
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
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
Protective Life And Annuity (NY) AM Best: A+ Last Rate Change 2/25/2025											
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	
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	
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	
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	
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	
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	
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	
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	

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
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	
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	
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	
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	
Pruco Life Insurance Company (Prudential) AM Best: A+ Last Rate Change 2/1/2025											
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 10 MVA	A+	85	25,000	Single			7.75	3.00	0% / 10%	10 yrs	
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath 7 MVA	A+	85	25,000	Single			7.50	3.00	0% / 10%	7 yrs	
PRUCO LIFE INS. CO. (PRUDENTIAL) Prudential Surepath SM Income MVA	A+	85	25,000	Single			5.50	3.00	10% / 10%	10 yrs	Included
Revol One Financial AM Best: B++ Last Rate Change 2/3/2025 Next Change 3/3/2025											
REVOL ONE FINANCIAL Enduris 10 MVA	B++	80	10,000	Single			0.00 10.00 10.00	+0.25 4.25 4.50	0% / 10%	10 yrs	
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	25,000 QL 50,000 NQ	Single			+0.25 9.00 9.25	+0.25 4.25 4.50	0% / 10%	6 yrs	
REVOL ONE FINANCIAL Enduris 10 Bonus MVA	B++	80	10,000	Single	16.00		0.00 7.00 7.00	0.00 3.00 3.00	0% / 10%	10 yrs	
Securian Financial AM Best: A+ Last Rate Change 2/15/2025											
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>High Band</i>	A+	85	500,000	Single			10.95	4.70	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>High Band</i>	A+	85	500,000	Single			10.70	4.60	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.75	4.60	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
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Mid Band</i>	A+	85	100,000	Single			10.50	4.50	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Ultra 7 MVA <i>Low Band</i>	A+	85	20,000	Single			10.55	4.50	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA <i>Low Band</i>	A+	85	20,000	Single			10.30	4.40	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>High Band</i>	A+	75	100,000	Single			8.50	4.00	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA <i>Low Band</i>	A+	75	20,000	Single			8.10	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	5.95	3.95	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	0% / 5%	10 yrs	
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
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
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	
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 ↻	
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 ↻	
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 ↻	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier sm 10 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier sm 10 Annuity Growth Benefit MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	10 yrs	
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

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
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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Growth Benefit MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	5 yrs	
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
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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 7 Annuity Growth Benefit MVA	B++	85	5,000	Single			5.95	3.00	0% / 10%	7 yrs	
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
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
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	
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
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Included
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
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Included
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
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
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	10 yrs	
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	14 yrs	
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	4.25	0% / 5%	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
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.25	0% / 5%	7 yrs	
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
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
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
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
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	
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	14 yrs	
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		8.00	4.00	0% / 5%	14 yrs	
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	
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	
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
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
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
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
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
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	
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

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
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	
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	
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
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
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	
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	
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	
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	
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	
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	
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			5.25	2.25	0% / 5%	10 yrs	Included
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
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			5.00	2.25	0% / 5%	14 yrs	Included
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			5.25	2.25	0% / 5%	7 yrs	Included
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.50	2.25	0% / 5%	7 yrs	Included
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
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

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
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			4.75	2.00	0% / 5%	14 yrs	Included
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			4.25	2.00	0% / 5%	14 yrs	
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
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
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			5.00	2.00	0% / 5%	10 yrs	Included
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
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
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			4.00	2.00	0% / 5%	14 yrs	Included
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
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			3.75	1.75	0% / 5%	14 yrs	Included
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			3.25	1.75	0% / 5%	14 yrs	
Symetra Life Insurance Company AM Best: A Last Rate Change 2/14/2025											
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.65	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.65	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.50	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single			9.50	4.50	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single			10.50	3.85	0% / 7%	10 yrs	Optional
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single			6.50	3.80	10% / 10%	7 yrs	Included

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
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single			6.25	3.65	10% / 10%	7 yrs	Included
The Standard AM Best: A Last Rate Change 2/12/2025											
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.25	4.75	0% / 10%	10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.50	4.75	0% / 10%	10 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.50	4.75	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			8.75	4.75	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			8.75	4.75	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.00	4.75	0% / 10%	7 yrs	
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			11.50	4.25	0% / 10%	10 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			11.50	4.25	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			12.00	4.25	0% / 10%	7 yrs	
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 2/3/2025											
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single			7.00		0% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single			8.00		0% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single			7.25		0% / 10%	7 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>High Band</i>	A	85	100,000	Single			8.25		0% / 10%	7 yrs	
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
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