

Indexed

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MAY
2023

ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
05/31/2023

MEMORIAL DAY
REMEMBER & HONOR

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

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We will be glad to
assist you!

Updated May 31, 2023

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%	8.00%	3.45%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	7.90%	4.10%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	8.75%	4.50%	100% First Year	1.00% on 87.5%	5 years	7.00%
7 year term								
SILAC Life	Teton Bonus 7	6.00%	8.25%	3.50%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	8.85%	4.25%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	10.00%	4.15%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	ForeAccumulation II	0.00%	9.25%	3.85%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	11.00%	5.00%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	10.00%	5.00%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	9.25%	4.50%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	9.50%	4.20%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	4.00%	8.25%	3.60%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	8.00%	6.50%	3.25%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	8.00%	8.50%	3.75%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	10.50%	5.15%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	1.00%	9.00%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	11.00%	6.15%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	5.00%	5.50%	3.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	9.00%	4.00%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	9.25%	3.85%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	6.00% for 5yrs	8.00%	4.00%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	6.60%	3.70%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	9.50%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.50%
14 year term								
EquiTrust Life	Market Power Bonus	10.00%	8.00%	4.00%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	6.00%	3.10%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	9.00%	4.00%	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	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Allianz Life Insurance Company of North America AM Best: A+ Last Rate Change 5/2/2023 Next Change 6/6/2023										
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA <i>High Band</i>	A+	80	100,000	1 Year or Less		10.75	4.75	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA <i>Low Band</i>	A+	80	20,000	1 Year or Less		9.00	4.40	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Core Income 7 Annuity MVA	A+	80	10,000	1 Year or Less		8.25	4.30	0% / 10%	7 yrs	Included
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 360 Annuity MVA	A+	80	20,000	1 Year or Less		6.50	3.40	0% / 10%	10 yrs	Optional
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA	A+	80	20,000	1 Year or Less			3.00	0% / 10%	10 yrs	Included
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Benefit Control MVA	A+	80	20,000	FPA 2			3.00	0% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 5/11/2023										
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		11.00	4.00	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A-	80	5,000	FPA		11.00	4.00	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		10.00	3.75	Int / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA		9.25	3.35	Int / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield Bonus 10 MVA	A-	80	5,000	FPA	10.00	9.00	2.90	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A-	75	5,000	1 Year or Less		10.00	2.50	0% / 10%	10 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	9 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.10	Int / 10%	16 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	9 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A-	80	5,000	FPA	10.00	2.50	1.10	Int / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 w/ LIBR MVA	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	9 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	1.75	1.00	Int / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	1.75	1.00	Int / 10%	10 yrs	Optional
American General Life Insurance Company AM Best: A Last Rate Change 5/30/2023										
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	A	75	100,000	Single		11.00	4.75	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA Low Band	A	75	25,000	Single		10.00	4.50	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single		10.75	4.50	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA High Band	A	85	100,000	Single		10.50	4.40	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA High Band	A	75	100,000	Single		9.00	4.25	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA Low Band	A	85	25,000	Single		9.75	4.25	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA Low Band	A	85	25,000	Single		9.50	4.15	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA Low Band	A	75	25,000	Single		8.00	4.00	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA High Band	A	80	100,000	Single		8.75	4.00	0% / 10%	7 yrs	Included

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>Low Band</i>	A	80	25,000	Single		7.75	3.75	0% / 10%	7 yrs	Included
American National Insurance Company AM Best: A Last Rate Change 5/1/2023 Next Change 6/1/2023										
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
American National Life Insurance Company of NY AM Best: A Last Rate Change 5/1/2023 Next Change 6/1/2023										
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 3/24/2023										
ASPIDA WealthLock Accumulator 10 MVA <i>High Band</i>	A-	90	100,000	Single		10.75	4.50	0% / 10%	10 yrs	
ASPIDA WealthLock Accumulator 7 MVA <i>High Band</i>	A-	90	100,000	Single		10.25	4.40	0% / 10%	7 yrs	
ASPIDA WealthLock Accumulator 10 MVA <i>Low Band</i>	A-	90	25,000	Single		10.00	4.25	0% / 10%	10 yrs	
ASPIDA WealthLock Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single		9.50	4.15	0% / 10%	7 yrs	
Athene IA AM Best: A Last Rate Change 3/4/2023										
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		10.00	4.15	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	10.00	4.15	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 15 MVA	A	73	10,000	Single	11.00 to 15.00	8.75	3.85	0% / 5%	15 yrs	
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A	73	10,000	Single	14.00 to 20.00	8.75	3.85	10% / 10%	15 yrs	
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 10.00	8.25	3.60	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A	78	10,000	Single	8.00 to 16.00	8.25	3.60	10% / 10%	10 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
ATHENE IA Agility 10 MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Agility 10 CA MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	9.00	8.25	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	14.00	8.25	3.00	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		10.00	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	10.00	3.00	10% / 10%	7 yrs	
ATHENE IA AccuMax 7 MVA High Band	A	83	100,000	Single			2.95	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A	83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A	83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
ATHENE IA AccuMax 7 MVA Low Band	A	83	10,000	Single			2.80	10% / 10%	7 yrs	
ATHENE IA Ascent Pro 10 Bonus MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A	80	10,000	Single	3.00	5.25	2.30	10% / 10%	10 yrs	Optional
Atlantic Coast Life AM Best: B++ Last Rate Change 4/11/2023										
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00		5.70	0% / 10%	10 yrs	
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00	9.00	4.75	0% / 5%	10 yrs	
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	10 yrs	Optional

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
ATLANTIC COAST LIFE Retirement Plus Multiplier 10 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	10 yrs	
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	5 yrs	Optional
ATLANTIC COAST LIFE Retirement Plus Multiplier 5 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	5 yrs	
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 MVA	B++	85	5,000	Single		8.75	4.50	0% / 10%	7 yrs	Optional
ATLANTIC COAST LIFE Retirement Plus Multiplier 7 Buy-up Rider MVA	B++	85	5,000	Single			4.50	0% / 10%	7 yrs	
ATLANTIC COAST LIFE Safe Anchor *FEE FOR WAIVERS* MVA	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs	↻
ATLANTIC COAST LIFE Safe Anchor FL *FEE FOR WAIVERS* MVA	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs	↻
ATLANTIC COAST LIFE Income Navigator Annuity MVA	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs	
ATLANTIC COAST LIFE Income Navigator Annuity GLWB MVA	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional
ATLANTIC COAST LIFE Guaranteed Income Annuity 10 Legacy Benefit Rider MVA	B++	85	5,000	Single	3.00 to 10.00		1.00	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		1.00	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			1.00	0% / 10%	10 yrs	Included
Capitol Life Insurance Company AM Best: A- Last Rate Change 5/1/2023										
CAPITOL LIFE INSURANCE COMPANY Summit 10 MVA	A-	80	5,000 QL 10,000 NQ	FPA 3			11.00	3.50	0% / 10%	10 yrs
CAPITOL LIFE INSURANCE COMPANY Summit 5 MVA	A-	89	5,000 QL 10,000 NQ	1 Year or Less			10.00	3.50	0% / 10%	5 yrs
CAPITOL LIFE INSURANCE COMPANY Summit 7 MVA	A-	85	5,000 QL 10,000 NQ	1 Year or Less			11.00	3.50	0% / 10%	7 yrs
CAPITOL LIFE INSURANCE COMPANY Summit 10 Bonus MVA	A-	80	5,000 QL 10,000 NQ	FPA 3	8.00	6.00	3.00	0% / 10%	10 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Clear Spring Life AM Best: A- Last Rate Change 5/1/2023 Next Change 6/1/2023										
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			8.50	4.00	0% / 10%	7 yrs
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.50	4.00	0% / 10%	10 yrs Optional
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	8.00		6.50	3.25	0% / 10%	10 yrs Optional
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 11/9/2022										
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			10.50	5.15	Int / 10%	10 yrs Optional
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			10.00	5.00	0% / 10%	10 yrs
EQUITRUST LIFE INSURANCE COMPANY MarketMax Index MVA	B++	80	10,000	FPA			10.00	5.00	Int / 10%	10 yrs
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			10.00	5.00	Int / 10%	7 yrs Optional
EQUITRUST LIFE INSURANCE COMPANY Market Power Bonus Index MVA	B++	75	10,000	1 Year or Less	10.00		8.00	4.00	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		8.00	4.00	Int / 10%	10 yrs Optional
EQUITRUST LIFE INSURANCE COMPANY MarketForce Bonus Index MVA	B++	80	10,000	1 Year or Less	7.00 to 8.00		8.00	4.00	0% / 10%	10 yrs
Fidelity & Guaranty Life AM Best: A- Last Rate Change 11/14/2022										
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Enhancement MVA	A-	85	10,000	FPA	1.25 to 3.00		14.75	5.25	0% / 10%	10 yrs
FIDELITY & GUARANTY LIFE Prosperity Elite 10 Protection MVA	A-	85	10,000	FPA	2.50 to 6.00		14.75	5.25	0% / 10%	10 yrs Included
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A-	85	10,000	FPA	2.25 to 4.00		15.00	5.25	0% / 10%	14 yrs
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A-	85	10,000	FPA	3.75 to 7.00		15.00	5.25	0% / 10%	14 yrs Included
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Enhancement MVA	A-	85	10,000	FPA	1.25 to 2.00		14.50	5.25	0% / 10%	7 yrs

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
FIDELITY & GUARANTY LIFE Prosperity Elite 7 Protection MVA	A-	85	10,000	FPA	3.00 to 4.00	14.50	5.25	0% / 10%	7 yrs	Included
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A-	85	10,000	FPA	3.00 to 7.00	9.50	4.50	0% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A-	85	10,000	FPA	5.00 to 8.00	9.75	4.50	0% / 10%	14 yrs	Included
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 10 MVA	A-	85	10,000	FPA		9.50	4.50	0% / 10%	10 yrs	Optional
FIDELITY & GUARANTY LIFE FG AccumulatorPlus 7 MVA	A-	85	10,000	FPA		9.25	4.50	0% / 10%	7 yrs	Optional
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A-	85	10,000	FPA			4.25	0% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A-	85	10,000	FPA			4.25	0% / 10%	7 yrs	
FIDELITY & GUARANTY LIFE Flex Accumulator MVA	A-	85	10,000	FPA		9.00	4.00	10% / 10%	10 yrs	
FIDELITY & GUARANTY LIFE Performance Pro with GMWB MVA	A-	80	10,000	FPA	6.00 to 15.00	6.50	3.00	0% / 10%	10 yrs	Included
FIDELITY & GUARANTY LIFE Safe Income Advantage MVA	A-	80	10,000	FPA		1.75	1.25	0% / 10%	10 yrs	Optional
Global Atlantic Financial Group AM Best: A Last Rate Change 1/3/2023										
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Guaranteed Income Builder MVA, FEE-BASED	A	85	25,000	Single		18.00	4.50	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Advisory with Income Multiplier Benefit MVA, FEE-BASED	A	85	25,000	Single		18.00	4.50	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single		18.00	4.50	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II Advisory MVA, FEE-BASED	A	85	25,000	Single		23.00	4.30	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	10,000	Single		17.75	4.25	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	10 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single		22.00	4.00	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		21.00	3.95	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>Low Band</i>	A	85	25,000	Single		21.00	3.85	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>Low Band</i>	A	85	25,000	Single		20.00	3.80	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA	A	85	25,000	Single		15.00	3.75	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single		15.00	3.75	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA	A	85	25,000	Single		14.00	3.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA	A	85	25,000	Single		14.00	3.50	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>Low Band</i>	A	85	10,000	Single		14.75	3.50	10% / 10%	7 yrs	Optional
Guaranty Income Life AM Best: A- Last Rate Change 5/1/2023										
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less		12.00	5.25	10% / 10%	10 yrs	Optional
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	5.00	10.75	5.25	10% / 10%	10 yrs	Optional

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less		11.00	5.25	10% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less		11.50	5.25	10% / 10%	7 yrs	Optional
Integrity Life Insurance Company AM Best: A+ Last Rate Change 5/28/2023										
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single		8.25	4.15	10% / 10%	5 yrs	Optional
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single		7.50	3.75	10% / 10%	10 yrs	Optional
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single		7.50	3.75	10% / 10%	7 yrs	Optional
Lincoln Financial Group AM Best: A Last Rate Change 5/16/2023 Next Change 6/1/2023										
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA High Band	A	85	100,000	FPA		9.00	4.15	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA High Band	A	85	100,000	FPA		8.75	4.00	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA High Band	A	85	100,000	FPA		8.50	3.95	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA Low Band	A	85	10,000	FPA		8.25	3.90	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA High Band	A	80	100,000	FPA		8.00	3.80	10% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA Low Band	A	85	10,000	FPA		7.75	3.75	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA High Band	A	85	100,000	FPA		8.25	3.75	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 CA Low Band	A	85	10,000	FPA		8.00	3.70	10% / 10%	7 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA Low Band	A	80	10,000	FPA		7.50	3.55	10% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 CA Low Band	A	85	10,000	FPA		7.75	3.50	10% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA High Band	A	80	100,000	FPA		7.25	3.35	10% / 10%	10 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 CA <i>Low Band</i>	A	80	10,000	FPA		6.75	3.10	10% / 10%	10 yrs	
MassMutual Ascend Life Insurance Company AM Best: A+ Last Rate Change 5/7/2023										
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A+	85	150,000	1 Year or Less		11.25	4.35	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>Low Band</i>	A+	85	10,000	1 Year or Less		11.00	4.25	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		11.00	4.25	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A+	85	10,000	1 Year or Less		10.50	4.10	10% / 10%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A+	85	100,000	FPA		10.50	3.90	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>Low Band</i>	A+	85	10,000	FPA		10.00	3.80	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		9.25	3.75	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>Low Band</i>	A+	85	10,000	FPA		9.00	3.65	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		8.25	3.60	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A+	89	10,000	1 Year or Less		8.00	3.45	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		8.00	3.45	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>Low Band</i>	A+	89	10,000	1 Year or Less		7.50	3.35	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		8.20	3.30	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		7.95	3.20	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		7.95	3.15	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		7.50	3.05	10% / 10%	3 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A+	85	25,000	1 Year or Less		6.00	3.00	10% / 10%	10 yrs	Optional
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 5/1/2023 Next Change 6/1/2023										
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA	B++	80	15,000	Single		11.25	4.40	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA	B++	80	15,000	Single		11.25	4.40	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA	B++	85	15,000	Single		10.75	4.20	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA	B++	80	15,000	Single		10.75	4.20	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA	B++	85	15,000	Single		10.75	4.20	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA	B++	80	15,000	Single		10.75	4.20	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group B MVA, ROP	B++	85	15,000	Single		10.25	3.95	10% / 10%	7 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 7 Group C MVA, ROP	B++	85	15,000	Single		10.25	3.95	10% / 10%	7 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A MVA	B++	80	15,000	Single	10.00	9.10	3.45	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group A with Income MVA	B++	80	15,000	Single	10.00	9.10	3.45	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B MVA	B++	85	15,000	Single	7.00 to 10.00	8.65	3.25	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Bonus Annuity 10 Group B With Income MVA	B++	80	15,000	Single	10.00	8.65	3.25	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group A MVA, ROP	B++	80	15,000	Single		5.75	2.75	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group C MVA, ROP	B++	80	15,000	Single		3.00	2.55	10% / 10%	10 yrs	Included
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group D MVA, ROP	B++	80	15,000	Single		3.00	2.55	10% / 10%	10 yrs	Included
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group C MVA, ROP	B++	80	15,000	Single		5.25	2.55	10% / 10%	10 yrs	Optional

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group D MVA, ROP	B++	80	15,000	Single		5.25	2.55	10% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Protection Choice SM Group B MVA, ROP	B++	80	15,000	Single		5.25	2.45	10% / 10%	10 yrs	Optional
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group A MVA, ROP	B++	80	15,000	Single		3.50	1.50	10% / 10%	10 yrs	Included
NASSAU LIFE AND ANNUITY COMPANY Nassau Personal Income Annuity Group B MVA, ROP	B++	80	15,000	Single		3.00	1.20	10% / 10%	10 yrs	Included
National Life Group AM Best: A+ Last Rate Change 4/29/2023										
NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN	A+	75	50,000	Single		10.25	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Income - Split Bonus MVA, LOAN	A+	75	50,000	Single	5.00	10.25	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA		9.50	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	9.50	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		9.00	3.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Focus Income MVA, LOAN	A+	85	50,000	Single		8.00	2.75	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA		8.00	2.70	0% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	7.50	2.50	0% / 10%	10 yrs	
North American Company AM Best: A+ Last Rate Change 11/10/2022										
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>High Band</i>	A+	79	75,000	1 Year or Less		10.00	4.25	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>High Band</i>	A+	79	75,000	1 Year or Less		10.00	4.25	10% / 20%	10 yrs	
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA		9.50	4.20	0% / 10%	8 yrs	
NORTH AMERICAN COMPANY NAC VersaChoice 10 MVA <i>Low Band</i>	A+	79	20,000	1 Year or Less		9.00	4.00	10% / 10%	10 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
NORTH AMERICAN COMPANY NAC VersaChoice 10 (ELB) MVA, ROP <i>Low Band</i>	A+	79	20,000	1 Year or Less		9.00	4.00	10% / 20%	10 yrs	
NORTH AMERICAN COMPANY NAC Control. X MVA	A+	79	20,000	Single		9.00	3.75	0% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	7.00	6.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	10.00	6.00	3.10	0% / 10%	14 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	5.00	5.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>High Band</i>	A+	79	75,000	FPA	8.00	5.50	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	5.25	3.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	8.00	5.25	3.00	0% / 10%	10 yrs	
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 2/16/2023										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A-	89	20,000	Single		11.00	6.15	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A-	89	20,000	Single		11.00	6.15	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A-	89	20,000	Single		10.50	6.15	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A-	89	20,000	Single		10.50	6.15	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A-	89	20,000	Single		9.00	4.00	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A-	89	20,000	Single		9.00	4.00	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A-	89	20,000	Single		5.00	3.00	0% / 10%	3 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A-	89	20,000	Single		5.00	3.00	0% / 10%	3 yrs	
Oxford Life Insurance Company AM Best: A Last Rate Change 5/1/2023										
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single		8.20	4.30	0% / 10%	10 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 7 MVA	A	80	20,000	Single		8.05	4.20	0% / 10%	7 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 5 MVA	A	80	20,000	Single		7.90	4.10	0% / 10%	5 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Silver Select MVA	A	80	10,000	Single	4.00	7.40	4.00	Int / 10%	10 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Select 3 MVA	A	80	20,000	Single		6.90	3.80	0% / 10%	3 yrs	Optional
OXFORD LIFE INSURANCE COMPANY Royal Select MVA	A	80	10,000	Single	8.00	6.60	3.70	Int / 10%	10 yrs	Optional
Protective Life AM Best: A+ Last Rate Change 5/30/2023										
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA		8.45	2.75	10% / 10%	10 yrs	
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA		7.20	2.65	10% / 10%	10 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>High Band</i>	A+	85	100,000	FPA		8.10	2.65	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 10 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA		5.25	2.60	10% / 10%	10 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Mid Band</i>	A+	85	50,000	FPA		7.05	2.60	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>High Band</i>	A+	85	100,000	FPA		6.85	2.55	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 No ROP MVA <i>Low Band</i>	A+	85	10,000	FPA		5.20	2.55	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	2.55	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	2.55	10% / 10%	7 yrs	Included

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Mid Band</i>	A+	85	50,000	FPA		5.35	2.50	10% / 10%	7 yrs	
PROTECTIVE LIFE Asset Builder II 7 MVA, ROP <i>Low Band</i>	A+	85	10,000	FPA		4.65	2.45	10% / 10%	7 yrs	
PROTECTIVE LIFE Protective Guaranteed Income Indexed Annuity MVA <i>Low Band</i>	A+	79	25,000	1 Year or Less		2.95	2.40	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	2.40	10% / 10%	7 yrs	Included
Protective Life And Annuity (NY) AM Best: A+ Last Rate Change 5/30/2023										
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		5.30	2.70	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		5.20	2.65	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		4.30	2.60	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		4.30	2.60	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		5.15	2.60	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		4.20	2.55	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		4.20	2.55	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		3.30	2.50	10% / 10%	10 yrs	
PROTECTIVE LIFE AND ANNUITY (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.10	2.50	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		3.85	2.50	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		3.15	2.45	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		3.10	2.40	10% / 10%	5 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
Securian Financial AM Best: A+ Last Rate Change 5/15/2023 Next Change 6/1/2023										
SECURIAN FINANCIAL SecureLink Ultra 7 MVA High Band	A+	85	500,000	Single			8.70 3.70	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA High Band	A+	85	500,000	Single			9.20 3.60	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Ultra 7 MVA Mid Band	A+	85	100,000	Single			8.50 3.60	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA Mid Band	A+	85	100,000	Single			9.00 3.50	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Ultra 7 MVA Low Band	A+	85	20,000	Single			8.30 3.50	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Ultra 5 MVA Low Band	A+	85	20,000	Single			8.80 3.40	10% / 10%	5 yrs	
SECURIAN FINANCIAL SecureLink Future 10	A+	80	10,000	1 Year or Less			7.20 3.20	0% / 10%	10 yrs	Optional
SECURIAN FINANCIAL SecureLink Future 9	A+	80	10,000	1 Year or Less			7.10 3.10	0% / 10%	9 yrs	Optional
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA High Band	A+	75	100,000	Single			6.50 3.00	10% / 10%	7 yrs	
SECURIAN FINANCIAL SecureLink Future 7	A+	80	10,000	1 Year or Less			7.00 3.00	0% / 10%	7 yrs	Optional
SECURIAN FINANCIAL SecureLink Chronic Illness Access MVA Low Band	A+	75	20,000	Single			6.20 2.85	10% / 10%	7 yrs	
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 5/17/2023										
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE	B++	85	5,000	Single			5.00 11.50 5.70	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single			5.00 9.00 4.75	0% / 5%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10 2.70	0% / 0%	5 yrs	🔄
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single			4.10 2.70	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 2.60	0% / 0%	5 yrs	🔄

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index MVA	B++	80	5,000 QL 10,000 NQ	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional
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		1.00	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			1.00	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		1.00	0% / 10%	10 yrs	
SILAC AM Best: B+ Last Rate Change 5/1/2023										
SILAC Denali 14 MVA	B+	80	10,000	1 Year or Less		15.00	5.75	0% / 5%	14 yrs	Included
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		15.00	5.50	0% / 5%	10 yrs	Included
SILAC Denali 14 (CO) MVA	B+	80	10,000	1 Year or Less		14.00	5.50	0% / 5%	14 yrs	Included
SILAC Denali 10 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		12.00	5.25	0% / 5%	10 yrs	Included
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		11.00	5.00	0% / 5%	7 yrs	Included
SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	3.50 to 7.00	12.00	5.00	0% / 5%	10 yrs	Included
SILAC Denali Bonus 14 MVA	B+	80	10,000	1 Year or Less	5.00 to 10.00	12.00	5.00	0% / 5%	14 yrs	Included
SILAC Denali Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less	5.00 to 10.00	10.75	4.75	0% / 5%	14 yrs	Included
SILAC Teton 14 MVA	B+	80	10,000	1 Year or Less		10.50	4.75	0% / 5%	14 yrs	
SILAC Denali 7 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less		10.00	4.50	0% / 5%	7 yrs	Included
SILAC Teton 10 MVA	B+	85	10,000	1 Year or Less		10.00	4.50	0% / 5%	10 yrs	
SILAC Teton 14 (CO) MVA	B+	80	10,000	1 Year or Less		10.25	4.50	0% / 5%	14 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
SILAC Denali 10 (AK, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		9.25	4.25	0% / 5%	10 yrs	Included
SILAC Denali Bonus 10 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less	3.50 to 5.00	9.25	4.25	0% / 5%	10 yrs	Included
SILAC Denali Bonus 7 MVA	B+	90	10,000	1 Year or Less	2.50 to 5.00	10.00	4.25	0% / 5%	7 yrs	Included
SILAC Teton 10 State Variation MVA	B+	85	10,000	1 Year or Less		9.50	4.25	0% / 5%	10 yrs	
SILAC Teton 7 MVA	B+	90	10,000	1 Year or Less		9.25	4.25	0% / 5%	7 yrs	
SILAC Denali 7 (AK, MN, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		8.50	4.00	0% / 5%	7 yrs	Included
SILAC Denali Bonus 7 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less	2.50 to 5.00	9.50	4.00	0% / 5%	7 yrs	Included
SILAC Teton 7 State Variation MVA	B+	90	10,000	1 Year or Less		9.00	4.00	0% / 5%	7 yrs	
SILAC Teton Bonus 14 MVA	B+	80	10,000	1 Year or Less	10.00	9.00	4.00	0% / 5%	14 yrs	
SILAC Teton Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.00 to 8.00	8.50	3.75	0% / 5%	10 yrs	
SILAC Teton Bonus 14 (CO) MVA	B+	80	10,000	1 Year or Less	10.00	8.75	3.75	0% / 5%	14 yrs	
SILAC Denali Bonus 10 (AK, CT, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		7.75	3.50	0% / 5%	10 yrs	Included
SILAC Denali Bonus 7 (AK, CT, MN, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less	2.50 to 5.00	7.75	3.50	0% / 5%	7 yrs	Included
SILAC Teton Bonus 10 State Variation MVA	B+	85	10,000	1 Year or Less	6.00	8.25	3.50	0% / 5%	10 yrs	
SILAC Teton Bonus 7 MVA	B+	90	10,000	1 Year or Less	3.50 to 6.00	8.25	3.50	0% / 5%	7 yrs	
SILAC Teton Bonus 7 State Variation MVA	B+	90	10,000	1 Year or Less	3.50 to 6.00	8.00	3.25	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

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
SILAC VEGA 10 (CO, DE, ID, MA, MO, 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, ID, MA, MO, 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, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		4.50	2.00	0% / 5%	10 yrs	Included
SILAC VEGA Bonus 10 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included
SILAC VEGA 14 (CO) MVA	B+	80	10,000	1 Year or Less		4.75	2.00	0% / 5%	14 yrs	Included
SILAC VEGA 7 (AK, MN, 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, ID, MA, MO, 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, MN, 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 14 MVA	B+	80	10,000	1 Year or Less		4.00	2.00	0% / 5%	14 yrs	Included
SILAC VEGA Bonus 7 (AK, MN, 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
Symetra Life Insurance Company AM Best: A Last Rate Change 5/31/2023										
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA High Band	A	85	100,000	Single		18.00	4.20	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA High Band	A	85	100,000	Single		18.00	4.20	10% / 10%	7 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 MVA <i>Low Band</i>	A	85	25,000	Single		16.00	4.05	10% / 10%	5 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 MVA <i>Low Band</i>	A	85	25,000	Single		16.00	4.05	10% / 10%	7 yrs	
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>High Band</i>	A	85	100,000	Single		16.00	3.75	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Income Edge MVA <i>Low Band</i>	A	85	10,000	Single		15.75	3.65	10% / 10%	7 yrs	Included
SYMETRA LIFE INSURANCE COMPANY Symetra Stride MVA	A	80	25,000	Single		14.00	3.50	0% / 7%	10 yrs	Optional
The Standard AM Best: A Last Rate Change 5/18/2023										
THE STANDARD Enhanced Choice Index 10 MVA	A	80	15,000	Single			4.75	0% / 10%	10 yrs	
THE STANDARD Enhanced Choice Index 5 MVA	A	93	15,000	Single			4.75	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index 7 MVA	A	90	15,000	Single			4.75	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single		10.50	4.75	0% / 10%	10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single		10.75	4.75	0% / 10%	10 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single		9.50	4.75	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single		9.75	4.75	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single		10.50	4.75	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single		10.75	4.75	0% / 10%	7 yrs	
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 5/30/2023										
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>Low Band</i>	A	85	25,000	Single		8.50		0% / 10%	5 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index 5 NY <i>High Band</i>	A	85	100,000	Single		9.50		0% / 10%	5 yrs	

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single		9.00		0% / 10%	7 yrs	
THE UNITED STATES LIFE INS. CO. (NY) Power Index Premier NY <i>High Band</i>	A	85	100,000	Single		10.00		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		8.00		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		9.00		0% / 10%	7 yrs	Included