

Fixed Indexed Annuities

EIA Rates 5/6/25 for amounts over \$100,000

List filtered for \$100,001, SC 10 years

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
10-Year Surrender Period											
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			8.50	10.00	10% / 10%	10 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			8.50	10.00	10% / 10%	10 yrs	Optional
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.50	7.00	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			8.50	7.00	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	5.00	0% / 10%	10 yrs	
ATHENE IA Athene Accumulator 10 MVA, BANK/BD <i>High Band</i>	A+	80	100,000	Single			9.50	4.90	10% / 10%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			10.25	4.85	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			11.00	4.85	0% / 10%	10 yrs	
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	3.00 High		10.00	4.75	0% / 5%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.25	4.75	10% / 10%	10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			9.00	4.75	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			10.00	4.60	0% / 10%	10 yrs	
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			10.00	4.50	0% / 10%	10 yrs	Optional
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	10 yrs	
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
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			9.00	4.25	0% / 10%	10 yrs	

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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	
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		8.25	4.25	0% / 5%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			8.50	4.00	Int / 10%	10 yrs	
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 Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.00	0% / 5%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		6.50	4.00	10% / 10%	10 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	4.00	10% / 10%	10 yrs	
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95		3.95	0% / 10%	10 yrs	
ATHENE IA Ascent Pro 10 MVA, BANK/BD	A+	80	10,000	Single			7.25	3.80	10% / 10%	10 yrs	Multiple
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			8.25	3.80	10% / 10%	10 yrs	Optional
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 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
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.25	3.50	0% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 CA/OR/NJ MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		8.00	3.50	10% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			10.00	3.30	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			10.00	3.30	0% / 10%	10 yrs	Included

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NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		10.00	3.30	0% / 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			5.75	3.25	10% / 10%	10 yrs	Included
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	
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	0% / 5%	10 yrs	
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	14.00 to 17.00		6.00	3.00	0% / 5%	10 yrs	
AMERICAN LIFE American Select 10 Bonus Plus MVA, FEE	B++	85	20,000	Single	20.00 to 23.00	0.80	6.00	3.00	0% / 10%	10 yrs	
ATHENE IA Athene Accumulator 10 CA MVA, BANK/BD <i>High Band</i>	A+	80	100,000	Single			9.50	3.00	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	4.00 to 14.00		5.75	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	13.00		5.75	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	8.00 to 20.00	0.95	5.75	3.00	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	18.00	0.95	5.75	3.00	10% / 10%	10 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
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			9.00	3.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			9.00	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		9.00	3.00	0% / 10%	10 yrs	Included
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

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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
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	7.00			3.00	0% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIP) MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			5.50	3.00	0% / 10%	10 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	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Included
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
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			5.25	2.85	0% / 10%	10 yrs	Included
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
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
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		7.00	2.45	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			8.00	2.40	0% / 10%	10 yrs	Optional
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
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		7.50	2.20	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIPM) MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			4.25	2.20	0% / 10%	10 yrs	Included

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AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 MVA	A	80	5,000	FPA	10.00		3.50	2.10	Int / 10%	10 yrs	
NATIONAL WESTERN LIFE NWL® Pro Dynamic LOAN	A-	90	5,000 QL 10,000 NQ	FPA				2.10	0% / 10%	10 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	10 yrs	Multiple
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 10 with a LIBR MVA	A	80	5,000	FPA	10.00		3.25	2.00	Int / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			4.00	2.00	0% / 10%	10 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
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
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			3.00	1.40	0% / 10%	10 yrs	Included
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 MVA, BANK/BD	A+	Owner: 100 Annuitant: 80	25,000	Single					0% / 7%	10 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 AK,CT,DE,IA,IN,MO,MS,NJ,NV,OH,OK,PA,RI,SC,TX,UT, MVA, BANK/BD	A+	Owner: Any Age Annuitant: 80	25,000	Single					0% / 7%	10 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 CA MVA, BANK/BD	A+	Owner: 100 Annuitant: 80	25,000	Single					0% / 7%	10 yrs	
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 CA w/ High Point 365 Select Lifetime Income MVA, BANK/BD	A+	Owner: 100 Annuitant: 80	25,000	Single					0% / 7%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 10 MVA	A	85	5,000 QL 10,000 NQ	Single				3.75 MYG	10% / 10%	10 yrs	
9-Year Surrender Period											
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00			3.15	10% / 10%	9 yrs	Optional

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NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	2.00			3.15	10% / 10%	9 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 MVA	A+	Owner: 99 Annuitant: 80	25,000	Single					0% / 7%	9 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 AK,CT,DE,IA,MN,MO,MS,NJ,NV,OH,OK,OR,PA,SC,TX,UT MVA	A+	Owner: Any Age Annuitant: 80	25,000	Single					0% / 7%	9 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 CA	A+	Owner: Any Age Annuitant: 80	25,000	Single					0% / 7%	9 yrs	
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 CA w/ High Point 365 Select Lifetime Income	A+	Owner: Any Age Annuitant: 80	25,000	Single					0% / 7%	9 yrs	Optional
8-Year Surrender Period											
NATIONAL WESTERN LIFE NWL IMPACT LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	8 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power Select Builder 8 MVA High Band	A	80	100,000	Single	6.00 to 10.00		4.65	2.50	0% / 5%	8 yrs	
NATIONWIDE LIFE INSURANCE CO. New Heights Select 8 MVA	A+	Owner: Any Age Annuitant: 80	10,000	Single					0% / 7%	8 yrs	Optional
7-Year Surrender Period											
UNITED LIFE INSURANCE COMPANY WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.75	9.00	10% / 10%	7 yrs	Optional
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.75	9.00	10% / 10%	7 yrs	Optional
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.50	6.00	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.50	6.00	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 MVA, ROP, FEE-BASED Low Band	A++	85	100,000	1 Year or Less			10.25	5.50	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED Low Band	A++	85	100,000	1 Year or Less			10.00	5.25	10% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single			10.00	4.95	0% / 10%	7 yrs	

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LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			10.00	4.90	10% / 10%	7 yrs	
ATHENE IA Athene Accumulator 7 MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single			9.25	4.75	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 Base CA BANK/BD, FEE	A+	83	5,000	Single		0.40	9.25	4.75	10% / 10%	7 yrs	
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		9.00	4.75	0% / 5%	7 yrs	Included
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.50	4.75	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			9.00	+0.20 4.50 ↑ 4.70	10% / 10%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.50	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.25	4.50	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			7.60	4.50	10% / 10%	7 yrs	
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.50	4.40	0% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			7.35	4.40	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			8.65	+0.20 4.30 ↑ 4.50	10% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.25	4.30	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	8.25	4.30	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.00	4.30	10% / 10%	7 yrs	
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

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AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	7 yrs	
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
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.50	4.25	0% / 10%	7 yrs	
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.25	4.25	0% / 5%	7 yrs	
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
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.00	4.00	Int / 10%	7 yrs	
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 Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.00	0% / 5%	7 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra™ 7	A+	85	15,000	Single			8.25	3.80	10% / 10%	7 yrs	Optional
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
ATHENE IA Ascent Pro 7 MVA, BANK/BD	A+	80	10,000	Single			6.75	3.70	10% / 10%	7 yrs	Multiple
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
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
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			9.75	3.20	0% / 10%	7 yrs	
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.75	3.20	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.75	3.20	0% / 10%	7 yrs	Included
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional

Fixed Indexed Annuities

EIA Rates 5/6/25 for amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A-	Owner: 85 Annuitant: 80	2,000 QL 5,000 NQ	FPA	5.00			3.15	0% / 10%	7 yrs	Optional
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	11.00 to 13.00		6.00	3.00	0% / 5%	7 yrs	
AMERICAN LIFE American Select 7 Bonus Plus MVA, FEE	B++	85	20,000	Single	15.00 to 17.00	0.80	6.00	3.00	0% / 10%	7 yrs	
ATHENE IA Ascent Pro 7 CA MVA, BANK/BD	A+	80	10,000	Single			6.75	3.00	10% / 10%	7 yrs	Multiple
ATHENE IA Athene Accumulator 7 CA MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single			9.25	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A+	83	10,000	Single			8.25	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	8.25	3.00	10% / 10%	7 yrs	
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
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	3.00	10% / 10%	7 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 CA/OR/NJ MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	3.00	10% / 10%	7 yrs	Optional
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	
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.75	2.90	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	7 yrs	Included
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	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			5.00	2.60	0% / 10%	7 yrs	Included
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
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		6.50	2.40	0% / 10%	7 yrs	

Fixed Indexed Annuities

EIA Rates 5/6/25 for amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			7.75	2.30	0% / 10%	7 yrs	Optional
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
NATIONAL WESTERN LIFE NWL® Core Dynamic LOAN	A-	90	5,000 QL 10,000 NQ	FPA				2.10	0% / 10%	7 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 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
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A	80	5,000	FPA			2.75	1.70	Int / 10%	7 yrs	Included
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A+	83	100,000	Single				3.50 MYG	10% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.75 MYG	10% / 10%	7 yrs	
5-Year Surrender Period											
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	8.00	10% / 10%	5 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.50	8.00	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	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			10.00	4.90	0% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.25	4.75	0% / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 MVA, BANK/BD <i>High Band</i>	A+	85	100,000	Single			9.00	4.65	10% / 10%	5 yrs	

Fixed Indexed Annuities

EIA Rates 5/6/25 for amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
ATHENE IA Athene Protector 5 Base CA BANK/BD, FEE	A+	85	5,000	Single		0.40	9.00	4.65	10% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	0.00 4.45 4.45	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			9.00	4.45	10% / 10%	5 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	4.40	10% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			9.00	4.25	0% / 10%	5 yrs	
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	4.25	0% / 5%	5 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			9.00	4.15	10% / 10%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra 5	A+	85	15,000	Single			9.25	4.00	10% / 10%	5 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			8.60	4.00	10% / 10%	5 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	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 Non-MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			7.50	0.00 3.95 3.95	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			7.25	3.75	Int / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			9.00	3.75	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			9.00	3.75	0% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			9.25	3.10	0% / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 CA MVA, BANK/BD <i>High Band</i>	A+	85	100,000	Single			9.00	3.00	10% / 10%	5 yrs	

Fixed Indexed Annuities

EIA Rates 5/6/25 for amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Base Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
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
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	
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			8.50	2.80	0% / 10%	5 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	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single			4.00	2.65	10% / 10%	5 yrs	Included
ATHENE IA AccuMax 5 MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single				4.20 MYG	10% / 10%	5 yrs	
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00 MYG	0% / 10%	5 yrs ↻	
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single			4.10	3.00 MYG	Int / 10%	5 yrs ↻	
4-Year Surrender Period											
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 4 Non MVA FEE-BASED <i>Low Band</i>	A++	90	50,000	1 Year or Less			8.75	5.00	10% / 10%	4 yrs	
3-Year Surrender Period											
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	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			6.50	3.60	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			6.00	3.45	10% / 10%	3 yrs	
0-Year Surrender Period											
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 5 MVA MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	1 Year or Less			11.50	5.35 MYG	10% / 10%	0 yrs	