

List filtered for \$100,000 SC 10 years

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
10-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A-	84	20,000	Single		12.00	7.25	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A-	84	20,000	Single		12.00	7.25	0% / 10%	10 yrs	
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	
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	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single		12.50	5.60	0% / 10%	10 yrs	
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		14.00	5.50	0% / 5%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single		11.75	5.35	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single		11.75	5.35	0% / 10%	10 yrs	
ATHENE IA Athene Accumulator 10 MVA, BANK/BD <i>High Band</i>	A	80	100,000	Single		11.75	5.30	10% / 10%	10 yrs	
SILAC Denali 10 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		11.25	5.25	0% / 5%	10 yrs	Included
UNITED LIFE INSURANCE COMPANY WealthChoice 10 MVA	A-	80	20,000	1 Year or Less		12.00	5.25	0% / 10%	10 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	5.00	10.75	5.25	0% / 10%	10 yrs	Optional
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	10 yrs	
SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	3.50 to 7.00	11.00	5.00	0% / 5%	10 yrs	Included
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00	9.00	4.75	0% / 5%	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	

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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 STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single		10.75	4.75	0% / 10%	10 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA		10.15	4.75	10% / 10%	10 yrs	Optional
NATIONAL WESTERN LIFE NWL Capital Solutions MVA <i>High Band</i>	A	85	100,000	Single		11.00	4.50	0% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	10,000 NQ	FPA	1.00		4.50	10% / 10%	10 yrs	Optional
SILAC Teton 10 MVA	B+	85	10,000	1 Year or Less		9.50	4.50	0% / 5%	10 yrs	
NATIONAL WESTERN LIFE NWL Capital Solutions Non MVA <i>High Band</i>	A	85	100,000	Single		10.75	4.40	0% / 10%	10 yrs	
SILAC Denali 10 (AK, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		8.50	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 7.00	8.50	4.25	0% / 5%	10 yrs	Included
THE STANDARD Enhanced Choice Index 10 MVA	A	80	15,000	Single			4.25	0% / 10%	10 yrs	
SILAC Teton 10 State Variation MVA	B+	85	10,000	1 Year or Less		8.75	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	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single		8.50	4.00	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		8.00	4.00	0% / 10%	10 yrs	Included
CLEAR SPRING LIFE ViStar MVA	A-	80	10,000 NQ	1 Year or Less		9.50	4.00	0% / 10%	10 yrs	Optional
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	9.00 to 12.00	7.75	3.80	0% / 5%	10 yrs	
AMERICAN LIFE American Select 10 Bonus Plus MVA, FEE	B++	85	20,000	Single	15.00 to 18.00	7.75	3.80	0% / 10%	10 yrs	
ATHENE IA Ascent Pro 10 MVA, BANK/BD	A	80	10,000	Single		8.00	3.80	10% / 10%	10 yrs	Optional

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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 Teton Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.00 to 8.00	8.00	3.75	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 MVA	A	Owner: 78 Annuitant: 78	10,000	Single	4.00 to 12.00	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 18.00	8.25	3.60	10% / 10%	10 yrs	
SILAC Denali Bonus 10 (AK, CT, MN, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less	3.50 to 5.00	7.00	3.50	0% / 5%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs	
CLEAR SPRING LIFE Highlander MVA	A-	80	10,000 NQ	1 Year or Less	8.00	7.00	3.50	0% / 10%	10 yrs	Optional
SILAC Teton Bonus 10 State Variation MVA	B+	85	10,000	1 Year or Less	6.00 to 8.00	7.75	3.50	0% / 5%	10 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	7.00		3.35	0% / 10%	10 yrs	Optional
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
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIP) MVA, FEE-BASED High Band	A	85	100,000	Single		7.00	3.25	0% / 10%	10 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A+	85	25,000	1 Year or Less		7.50	3.25	10% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less		10.25	3.25	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	10.25	3.25	0% / 10%	10 yrs	Optional
ATHENE IA Agility 10 MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included

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EIA Rates over 100K 9.6.23

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ATHENE IA Agility 10 CA MVA	A	80	10,000	Single		6.00	3.00	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 CA MVA	A	80	10,000	Single	3.00	8.00	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Athene Accumulator 10 CA MVA, BANK/BD High Band	A	80	100,000	Single		11.75	3.00	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite 10 CA MVA	A	78	10,000	Single	11.00	8.25	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	16.00	8.25	3.00	10% / 10%	10 yrs	
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		9.00	3.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	75	25,000	1 Year or Less		9.00	3.00	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIPM) MVA, FEE-BASED High Band	A	85	100,000	Single		6.25	2.85	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP FIT Focus Income MVA, LOAN	A+	85	50,000	Single		8.00	2.75	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		2.75	0% / 10%	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		2.75	0% / 10%	10 yrs	Included
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		2.75	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			2.75	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			2.75	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		2.75	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA High Band	A	85	100,000	Single		8.00	2.75	10% / 10%	10 yrs	Optional

Fixed Indexed Annuities

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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
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single		6.00	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	
AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 10 MVA	A-	75	5,000	1 Year or Less		4.25	2.50	0% / 10%	10 yrs	Multiple
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	7.50	2.50	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	75	25,000	1 Year or Less	5.00	8.00	2.50	0% / 10%	10 yrs	Optional
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
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single		5.25	2.30	0% / 10%	10 yrs	Included
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, ID, MA, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		4.75	2.25	0% / 5%	10 yrs	Included
NATIONAL WESTERN LIFE NWL® Pro Dynamic LOAN	A	90	10,000 NQ	FPA			2.10	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00	6.25	2.00	0% / 10%	10 yrs	
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

Fixed Indexed Annuities

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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
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA	B++	80	10,000 NQ	Single	15.00	2.50	1.50	Int / 10%	10 yrs	Optional
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index Non-GLWB MVA	B++	80	10,000 NQ	Single	7.00	2.50	1.50	Int / 10%	10 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. IncomeShield 10 with a LIBR MVA	A-	80	5,000	FPA	10.00	2.25	1.00	Int / 10%	10 yrs	Included
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 MVA	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	A+	Owner: Any Age Annuitant: 80	25,000	Single				0% / 7%	10 yrs	Optional
9-Year Surrender Period										
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	2.00		3.55	10% / 10%	9 yrs	Optional
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	2.00		3.55	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, DE	A+	Owner: Any Age Annuitant: 80	25,000	Single				0% / 7%	9 yrs	
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 CA, DE 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	5,000 NQ	FPA	5.00		3.90	0% / 10%	8 yrs	Optional

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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AMERICAN GENERAL LIFE INS. CO. Power Select Builder 8 MVA <i>High Band</i>	A	80	100,000	Single	6.00 to 10.00	6.45	3.45	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										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A-	84	20,000	Single		11.50	6.50	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A-	84	20,000	Single		11.50	6.50	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 MVA, ROP, FEE-BASED <i>Low Band</i>	A+	85	100,000	1 Year or Less		12.00	5.40	10% / 10%	7 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 7 MVA	A-	90	20,000	1 Year or Less		11.50	5.25	10% / 10%	7 yrs	Optional
ATHENE IA Athene Accumulator 7 MVA, BANK/BD <i>High Band</i>	A	83	100,000	Single		11.75	5.20	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED <i>Low Band</i>	A+	Owner: 85 Annuitant: 85	100,000	1 Year or Less		11.50	5.15	10% / 10%	7 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA		10.75	5.10	10% / 10%	7 yrs	Optional
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 *ROP for FEE* BANK/BD, ROP, FEE	A	Owner: 83 Annuitant: 83	10,000	Single		11.00	5.00	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 *ROP for FEE* CA BANK/BD, ROP, FEE	A	Owner: 83 Annuitant: 83	10,000	Single		11.00	5.00	10% / 10%	7 yrs	
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		10.50	5.00	0% / 5%	7 yrs	Included
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		11.50	5.00	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.00	5.00	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		11.00	4.95	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		9.75	4.95	10% / 10%	7 yrs	

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THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single		10.75	4.75	0% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.65	4.75	0% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		10.25	4.60	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	10.25	4.60	10% / 10%	7 yrs	
SILAC Denali 7 (CO, DE, ID, MA, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less		9.25	4.50	0% / 5%	7 yrs	Included
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A+	85	100,000	FPA		11.50	4.25	10% / 10%	7 yrs	Optional
SILAC Denali Bonus 7 MVA	B+	90	10,000	1 Year or Less	2.50 to 5.00	9.25	4.25	0% / 5%	7 yrs	Included
THE STANDARD Enhanced Choice Index 7 MVA	A	90	15,000	Single			4.25	0% / 10%	7 yrs	
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	10,000 NQ	1 Year or Less		9.00	4.25	0% / 10%	7 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 7 MVA <i>High Band</i>	A	85	100,000	Single		10.50	4.25	0% / 5%	7 yrs	
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
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	10,000 NQ	FPA			4.25	10% / 10%	7 yrs	Optional
SILAC Teton 7 MVA	B+	90	10,000	1 Year or Less		8.75	4.25	0% / 5%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A+	85	100,000	FPA		10.25	4.15	10% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL® Choice Optimizer 7 CA <i>High Band</i>	A	85	100,000	Single		10.25	4.15	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		10.50	4.10	10% / 10%	7 yrs	Included
ATHENE IA AccuMax 7 MVA <i>High Band</i>	A	83	100,000	Single			4.00	10% / 10%	7 yrs	

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SILAC Denali 7 (AK, MN, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		8.00	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	9.00	4.00	0% / 5%	7 yrs	Included
SILAC Teton 7 State Variation MVA	B+	90	10,000	1 Year or Less		8.25	4.00	0% / 5%	7 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Index™ 7	A+	85	15,000	Single		8.50	3.90	10% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	5.00		3.90	0% / 10%	7 yrs	Optional
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	6.00 to 8.00	7.75	3.80	0% / 5%	7 yrs	
AMERICAN LIFE American Select 7 Bonus Plus MVA, FEE	B++	85	20,000	Single	10.00 to 12.00	7.75	3.80	0% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A-	85	5,000	FPA		7.00	3.75	Int / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single		7.75	3.75	0% / 10%	7 yrs	Included
ATHENE IA Ascent Pro 7 MVA, BANK/BD	A	80	10,000	Single		7.50	3.70	10% / 10%	7 yrs	Optional
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	7.00	3.50	0% / 5%	7 yrs	Included
SILAC Teton Bonus 7 MVA	B+	90	10,000	1 Year or Less	3.50 to 6.00	7.50	3.50	0% / 5%	7 yrs	
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less		10.75	3.50	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	10.75	3.50	0% / 10%	7 yrs	Optional
SILAC Teton Bonus 7 State Variation MVA	B+	90	10,000	1 Year or Less	3.50 to 6.00	7.25	3.25	0% / 5%	7 yrs	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	75	25,000	1 Year or Less		9.50	3.25	0% / 10%	7 yrs	

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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 Ascent Pro 7 CA MVA, BANK/BD	A	80	10,000	Single		7.50	3.00	10% / 10%	7 yrs	Optional
ATHENE IA Athene Accumulator 7 CA MVA, BANK/BD <i>High Band</i>	A	83	100,000	Single		11.75	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A	Owner: 83 Annuitant: 83	10,000	Single		10.25	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	10.25	3.00	10% / 10%	7 yrs	
ATHENE IA Agility 7 MVA	A	Owner: 83 Annuitant: 83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
ATHENE IA Agility 7 CA MVA	A	Owner: 83 Annuitant: 83	10,000	Single		5.75	2.90	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single		8.00	2.75	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Income Driver 7 MVA	A+	85	25,000	1 Year or Less	5.00	8.50	2.75	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00	6.75	2.25	0% / 10%	7 yrs	
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
NATIONAL WESTERN LIFE NWL® Core Dynamic LOAN	A	90	10,000 NQ	FPA			2.10	0% / 10%	7 yrs	
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 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
AMER. EQUITY INVESTMENT LIFE INS. CO. IncomeShield 7 MVA	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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
6-Year Surrender Period										
NATIONAL WESTERN LIFE NWL New Frontiers MVA <i>High Band</i>	A	85	100,000	Single		10.75	4.40	0% / 5%	6 yrs	
NATIONAL WESTERN LIFE NWL New Frontiers Non MVA <i>High Band</i>	A	85	100,000	Single		10.50	4.30	0% / 5%	6 yrs	
5-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A-	89	20,000	Single		10.50	5.35	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A-	89	20,000	Single		10.50	5.35	0% / 10%	5 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 5 MVA	A-	90	20,000	1 Year or Less		11.00	5.25	0% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA		10.40	5.05	10% / 10%	5 yrs	
ATHENE IA AccuMax 5 MVA, BANK/BD <i>High Band</i>	A	83	100,000	Single			5.00	10% / 10%	5 yrs	
ATHENE IA Athena Accumulator 5 MVA, BANK/BD <i>High Band</i>	A	85	100,000	Single		11.50	5.00	10% / 10%	5 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.75	4.95	10% / 10%	5 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.50	4.90	10% / 10%	5 yrs	
ATHENE IA Athena Protector 5 *ROP for FEE* BANK/BD, ROP, FEE	A	Owner: 85 Annuitant: 85	10,000	Single		11.00	4.80	10% / 10%	5 yrs	
ATHENE IA Athena Protector 5 *ROP for FEE* CA BANK/BD, ROP, FEE	A	Owner: 85 Annuitant: 85	10,000	Single		11.00	4.80	10% / 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	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.50	4.70	0% / 10%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra 5	A+	85	15,000	Single		10.00	4.50	10% / 10%	5 yrs	Optional
THE STANDARD Enhanced Choice Index 5 MVA	A	93	15,000	Single			4.25	0% / 10%	5 yrs	

Fixed Indexed Annuities

EIA Rates over 100K 9.6.23

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. American Landmark 5 MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		10.75	4.00	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		9.75	3.85	10% / 10%	5 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 5 MVA <i>High Band</i>	A	85	100,000	Single		10.10	3.85	0% / 5%	5 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 5 CA <i>High Band</i>	A	85	100,000	Single		9.85	3.75	0% / 5%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A-	85	5,000	FPA		6.50	3.35	Int / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 CA MVA, BANK/BD <i>High Band</i>	A	85	100,000	Single		11.50	3.00	10% / 10%	5 yrs	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	Owner: 90 Annuitant: 90	5,000	Single		4.10	2.75	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	2.75	0% / 0%	5 yrs	🔄
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single		4.10	2.75	0% / 0%	5 yrs	🔄
ATLANTIC COAST LIFE Safe Anchor (Additional Fee for Waivers) MVA	B++	90	5,000	Single		4.10	2.75	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		12.00	4.90	10% / 10%	4 yrs	
3-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A-	89	20,000	Single		6.00	5.35	0% / 10%	3 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A-	89	20,000	Single		6.00	5.35	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		9.75	3.70	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		9.00	3.55	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		13.00	4.55	10% / 10%	0 yrs	