

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

List filtered for \$100,001 Lincoln Financial Group, Integrity Life Insurance Company, The Standard, American Equity Investment Life Insurance Company, Corebridge Financial, MassMutual Ascend Life Insurance Company, American National Insurance Company, National Western Life, Athene IA, American General Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Nationwide Life Insurance Company, Global Atlantic Financial Group, Sagacor Life Insurance Company, Sentinel Security Life Insurance Company, Clear Spring Life, Mutual of Omaha, Atlantic Coast Life, SILAC, United Life Insurance Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, National Life Group 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	Riders
10-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single		15.00	10.00	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single		15.00	10.00	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE	B++	85	5,000	Single	10.00	12.25	5.70	0% / 10%	10 yrs	
ATLANTIC COAST LIFE Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	10.00		5.70	0% / 10%	10 yrs	
ATHENE IA Athene Accumulator 10 MVA, BANK/BD High Band	A	80	100,000	Single		11.75	5.40	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory MVA, FEE-BASED High Band	A	85	100,000	Single		12.35	5.25	0% / 10%	10 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 10 MVA	A-	80	20,000	1 Year or Less		12.00	5.25	10% / 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	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA High Band	A	75	100,000	Single		11.50	5.10	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA High Band	A	78	100,000	Single		11.50	5.10	0% / 10%	10 yrs	
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	10 yrs	
ATLANTIC COAST LIFE Accumulation Protector Plus MVA	B++	85	5,000	Single	10.00	10.00	4.75	0% / 5%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	10.00	10.00	4.75	0% / 5%	10 yrs	
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		11.25	4.75	0% / 5%	10 yrs	Included

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single		10.50	4.75	0% / 10%	10 yrs	
SILAC Denali 10 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		9.50	4.50	0% / 5%	10 yrs	Included
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA		9.50	4.50	10% / 10%	10 yrs	Optional
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	5.00 High	8.25	4.50	0% / 5%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single		19.00	4.45	10% / 10%	10 yrs	
SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.50 to 10.00	8.50	4.25	0% / 5%	10 yrs	Included
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single		10.00	4.25	0% / 10%	10 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less		9.00	4.25	10% / 10%	10 yrs	Optional
SILAC Teton 10 State Variation MVA	B+	85	10,000	1 Year or Less	5.00 High	7.75	4.25	0% / 5%	10 yrs	
CLEAR SPRING LIFE ViStar MVA	A-	80	10,000 NQ	1 Year or Less		9.50	4.25	0% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	10 yrs	
SILAC Denali 10 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less		7.50	4.00	0% / 5%	10 yrs	Included
NATIONAL LIFE GROUP FIT Horizon Growth MVA, LOAN	A+	85	50,000	Single		12.00	4.00	0% / 10%	10 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single		9.25	4.00	10% / 10%	10 yrs	Optional
NATIONAL WESTERN LIFE NWL Capital Solutions MVA <i>High Band</i>	A	85	100,000	Single		11.00	4.00	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	75	25,000	1 Year or Less		12.00	4.00	0% / 10%	10 yrs	

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
NATIONAL WESTERN LIFE NWL Capital Solutions Non MVA <i>High Band</i>	A	85	100,000	Single		10.70	3.90	0% / 10%	10 yrs	
AMERICAN LIFE American Select 10 Bonus MVA	B++	85	20,000	Single	11.00 to 14.00	7.75	3.80	0% / 5%	10 yrs	
AMERICAN LIFE American Select 10 Bonus Plus MVA, FEE	B++	85	20,000	Single	17.00 to 20.00	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
NATIONAL LIFE GROUP FIT Secure Growth MVA, LOAN	A+	85	5,000	FPA		11.00	3.75	0% / 10%	10 yrs	
CLEAR SPRING LIFE Highlander MVA	A-	80	10,000 NQ	1 Year or Less	10.00	7.50	3.75	0% / 10%	10 yrs	Optional
SILAC Denali Bonus 10 (CO, DE, ID, IN, MA, MO, MD, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less	6.50 to 10.00	6.75	3.50	0% / 5%	10 yrs	Included
NATIONAL LIFE GROUP FIT Horizon Income - Max Bonus MVA, LOAN	A+	75	50,000	Single		11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Horizon Income - Split Bonus MVA, LOAN	A+	75	50,000	Single	5.00	11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Max Bonus MVA, LOAN	A+	75	5,000	FPA		10.50	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP FIT Select Income - Split Bonus MVA, LOAN	A+	75	5,000	FPA	5.00	10.50	3.50	0% / 10%	10 yrs	Optional
AMER. EQUITY INVESTMENT LIFE INS. CO. FlexShield 10 MVA	A-	80	5,000	Single			3.50	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less		11.25	3.50	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	11.25	3.50	0% / 10%	10 yrs	Optional
ATHENE IA Athene Performance Elite 10 MVA	A	78	10,000	Single	4.00 to 12.00	7.00	3.30	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A	78	10,000	Single	8.00 to 18.00	7.00	3.30	10% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Guaranteed Income Builder MVA <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 10 With Income Multiplier Benefit MVA <i>High Band</i>	A	85	100,000	Single		10.00	3.25	10% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00	8.50	3.25	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIP) MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single		6.50	3.25	0% / 10%	10 yrs	Included
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 Ascent Pro 10 Bonus MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A	80	10,000	Single	3.00	6.25	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 CA MVA, BANK/BD	A	80	10,000	Single		8.00	3.00	10% / 10%	10 yrs	Optional
ATHENE IA Athene Accumulator 10 CA MVA, BANK/BD <i>High Band</i>	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	7.00	3.00	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A	78	10,000	Single	16.00	7.00	3.00	10% / 10%	10 yrs	
NATIONAL WESTERN LIFE NWL IMPACT 10® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	7.00		3.00	0% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single		6.00	3.00	0% / 10%	10 yrs	Included
SILAC Teton Bonus 10 MVA	B+	85	10,000	1 Year or Less	9.00 to 16.00	6.35	3.00	0% / 5%	10 yrs	
NATIONAL LIFE GROUP FIT Focus Growth MVA, LOAN	A+	75	50,000	Single	5.00	9.00	2.85	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		5.75	2.85	0% / 10%	10 yrs	Included

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
SILAC Denali Bonus 10 (AK, CA, CT, MN, MT, OH, OR, PA, UT, WA) MVA	B+	85	10,000	1 Year or Less	6.50 to 8.00	5.50	2.75	0% / 5%	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	
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
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 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 <i>High Band</i>	A	85	100,000	Single		8.00	2.75	10% / 10%	10 yrs	Optional
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
SILAC Teton Bonus 10 State Variation MVA	B+	85	10,000	1 Year or Less	9.00 to 16.00	6.00	2.75	0% / 5%	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 Income Driver 10 MVA	A+	75	25,000	1 Year or Less		8.00	2.50	0% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single		5.00	2.25	0% / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single		5.00	2.25	0% / 10%	10 yrs	Included

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
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, 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 WESTERN LIFE NWL® Pro Dynamic LOAN	A	90	10,000 NQ	FPA			2.10	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, IN, MA, MD, MO, NV, SC, TX) MVA	B+	85	10,000	1 Year or Less		4.25	2.00	0% / 5%	10 yrs	Included
SILAC VEGA Bonus 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, MT, 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
<b>9-Year Surrender Period</b>										
NATIONAL WESTERN LIFE NWL Ultra Future® - State Variation LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	2.00		3.15	10% / 10%	9 yrs	Optional
NATIONAL WESTERN LIFE NWL Ultra Value® LOAN	A	Owner: 85 Annuitant: 80	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

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
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
<b>8-Year Surrender Period</b>										
AMERICAN GENERAL LIFE INS. CO. Power Select Builder 8 MVA High Band	A	80	100,000	Single	6.00 to 10.00	6.15	3.20	0% / 5%	8 yrs	
NATIONAL WESTERN LIFE NWL IMPACT LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	5.00		3.15	0% / 10%	8 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. New Heights Select 8 MVA	A+	Owner: Any Age Annuitant: 80	10,000	Single				0% / 7%	8 yrs	Optional
<b>7-Year Surrender Period</b>										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single		14.00	8.00	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single		14.00	8.00	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		16.25	5.55	10% / 10%	7 yrs	Optional
ATHENE IA Athene Accumulator 7 MVA, BANK/BD High Band	A	83	100,000	Single		11.75	5.30	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED Low Band	A++	85	100,000	1 Year or Less		15.25	5.30	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN Low Band	A++	85	10,000	FPA 10		14.50	5.25	10% / 10%	7 yrs	Included
UNITED LIFE INSURANCE COMPANY WealthChoice 7 MVA	A-	90	20,000	1 Year or Less		11.95	5.25	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN Low Band	A++	85	10,000	FPA 10		14.25	5.10	10% / 10%	7 yrs	Included
ATHENE IA Athene Protector 7 *ROP for FEE* BANK/BD, ROP, FEE	A	83	10,000	Single		11.00	5.05	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 *ROP for FEE* CA BANK/BD, ROP, FEE	A	83	10,000	Single		11.00	5.05	10% / 10%	7 yrs	



# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single		11.00	5.00	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA High Band	A	85	100,000	Single		11.50	4.95	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA High Band	A	85	100,000	Single		18.00	4.90	10% / 10%	7 yrs	
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		9.25	4.75	0% / 5%	7 yrs	Included
THE STANDARD Index Select Annuity 7 MVA High Band	A	90	100,000	Single		10.50	4.75	0% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.50	4.70	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.00	4.70	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN High Band	A++	85	100,000	FPA		14.60	4.60	10% / 10%	7 yrs	Optional
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 7 MVA High Band	A	85	100,000	FPA		9.75	4.60	10% / 10%	7 yrs	Optional
ATHENE IA Athene Performance Elite 7 MVA	A	83	10,000	Single		9.25	4.50	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 Plus MVA, ROP, FEE	A	83	10,000	Single	5.00 to 6.00	9.25	4.50	10% / 10%	7 yrs	
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	10,000 NQ	1 Year or Less		9.00	4.50	0% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 High Band	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.00	4.45	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit High Band	A+	Owner: Any Age Annuitant: 90	100,000	Single		9.50	4.45	10% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN High Band	A++	85	100,000	FPA		13.50	4.40	10% / 10%	7 yrs	Optional
SILAC Denali 7 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less		8.00	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	



# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single		10.50	4.25	0% / 10%	7 yrs	
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	3.00 High	8.00	4.25	0% / 5%	7 yrs	
ATHENE IA AccuMax 7 MVA High Band	A	83	100,000	Single			4.15	10% / 10%	7 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 7	A+	85	15,000	Single		9.25	4.00	10% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL® Choice Optimizer 7 MVA High Band	A	85	100,000	Single		10.00	4.00	0% / 5%	7 yrs	
SILAC Teton 7 State Variation MVA	B+	90	10,000	1 Year or Less	3.00 High	7.75	4.00	0% / 5%	7 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 7 CA High Band	A	85	100,000	Single		9.75	3.90	0% / 5%	7 yrs	
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	75	25,000	1 Year or Less		11.00	3.85	0% / 10%	7 yrs	
AMERICAN LIFE American Select 7 Bonus MVA	B++	85	20,000	Single	8.00 to 10.00	7.75	3.80	0% / 5%	7 yrs	
AMERICAN LIFE American Select 7 Bonus Plus MVA, FEE	B++	85	20,000	Single	12.00 to 14.00	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	
SILAC Denali 7 (AK, CA, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less		7.00	3.75	0% / 5%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less		11.50	3.75	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00	11.50	3.75	0% / 10%	7 yrs	Optional
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 MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	7.25	3.50	0% / 5%	7 yrs	Included

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
SILAC Denali Bonus 7 (CO, DE, ID, IN, MA, MD, MO, NV, SC, TX) MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	7.25	3.25	0% / 5%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Guaranteed Income Builder MVA High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 7 With Income Multiplier Benefit MVA High Band	A	85	100,000	Single		10.00	3.25	10% / 10%	7 yrs	Included
NATIONAL WESTERN LIFE NWL IMPACT 7® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	5.00		3.15	0% / 10%	7 yrs	Optional
NATIONAL WESTERN LIFE NWL IMPACT 7S® LOAN	A	Owner: 85 Annuitant: 80	5,000 NQ	FPA	5.00		3.15	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00	8.00	3.10	0% / 10%	7 yrs	
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 High Band	A	83	100,000	Single		11.75	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 CA MVA	A	83	10,000	Single		9.25	3.00	10% / 10%	7 yrs	
ATHENE IA Athene Performance Elite® 7 Plus CA MVA, ROP, FEE	A	83	10,000	Single	5.00	9.25	3.00	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
SILAC Denali Bonus 7 (AK, CA, CT, MN, MT, OH, OR, PA, UT, WA) MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	5.50	2.75	0% / 5%	7 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA High Band	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		8.50	2.75	0% / 10%	7 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA High Band	A	80	100,000	Single		5.75	2.75	0% / 10%	7 yrs	Included
SILAC Teton Bonus 7 MVA	B+	90	10,000	1 Year or Less	6.50 to 12.00	6.00	2.75	0% / 5%	7 yrs	

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	Riders
SILAC Teton Bonus 7 State Variation MVA	B+	90	10,000	1 Year or Less	6.50 to 12.00	5.75	2.50	0% / 5%	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, 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	10,000 NQ	FPA			2.10	0% / 10%	7 yrs	
SILAC VEGA 7 (AK, 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, ID, 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, 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		4.50	1.70	Int / 10%	7 yrs	Included
<b>6-Year Surrender Period</b>										
NATIONAL WESTERN LIFE NWL New Frontiers MVA High Band	A	85	100,000	Single		10.00	4.00	0% / 5%	6 yrs	
NATIONAL WESTERN LIFE NWL New Frontiers Non MVA High Band	A	85	100,000	Single		9.75	3.90	0% / 5%	6 yrs	
<b>5-Year Surrender Period</b>										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single		9.25	7.00	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single		9.25	7.00	0% / 10%	5 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 5 MVA	A-	90	20,000	1 Year or Less		11.65	5.25	10% / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 MVA, BANK/BD High Band	A	85	100,000	Single		11.50	5.15	10% / 10%	5 yrs	
ATHENE IA AccuMax 5 MVA, BANK/BD High Band	A	83	100,000	Single			5.00	10% / 10%	5 yrs	

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single			5.00	0% / 10%	5 yrs 	
ATHENE IA Athene Protector 5 *ROP for FEE* BANK/BD, ROP, FEE	A	85	10,000	Single		10.75	4.90	10% / 10%	5 yrs	
ATHENE IA Athene Protector 5 *ROP for FEE* CA BANK/BD, ROP, FEE	A	85	10,000	Single		10.75	4.90	10% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single		11.50	4.85	0% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single		18.00	4.75	10% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single		10.00	4.75	0% / 10%	5 yrs	
LINCOLN FINANCIAL GROUP Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA		9.50	4.70	10% / 10%	5 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single		11.00	4.65	10% / 10%	5 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		10.00	4.55	10% / 10%	5 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single		9.50	4.40	10% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index 5 MVA	A	93	15,000	Single			4.25	0% / 10%	5 yrs	
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single		10.00	4.25	0% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less		14.50	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		13.25	3.85	10% / 10%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	75	25,000	1 Year or Less		10.50	3.75	0% / 10%	5 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 5 MVA <i>High Band</i>	A	85	100,000	Single		9.60	3.60	0% / 5%	5 yrs	
NATIONAL WESTERN LIFE NWL® Choice Optimizer 5 CA <i>High Band</i>	A	85	100,000	Single		9.35	3.50	0% / 5%	5 yrs	

# Fixed Indexed Annuities

EIA Rates 4.23.24 over \$100,000

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	Riders
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 High Band	A	85	100,000	Single		11.50	3.00	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Guaranteed Income Builder MVA High Band	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II 5 With Income Multiplier Benefit MVA High Band	A	85	100,000	Single		9.00	3.00	10% / 10%	5 yrs	Included
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	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 Low Band	A++	90	50,000	1 Year or Less		12.50	5.40	10% / 10%	4 yrs	
3-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single		6.50	6.00	0% / 10%	3 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single		6.50	6.00	0% / 10%	3 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA Low Band	A++	90	50,000	1 Year or Less		8.25	3.70	10% / 10%	3 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA Low Band	A++	90	50,000	1 Year or Less		7.75	3.55	10% / 10%	3 yrs	
0-Year Surrender Period										
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 5 MVA MVA, FEE-BASED Low Band	A++	89	50,000	1 Year or Less		17.75	5.35	10% / 10%	0 yrs	