

Fixed Indexed Annuities

FIA Rates 1.15.26 for over \$100,000

List filtered for \$100,001, Lincoln Financial, Integrity Life Insurance Company, The Standard, Guaranty Income Life, American Equity Investment Life Insurance Company, Corebridge Financial, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Nationwide Life Insurance Company, Global Atlantic Financial Group, Sagicor 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, Axonic Insurance Services, 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	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			9.00	8.50	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			9.00	8.50	0% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			10.00	5.00	10% / 10%	10 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			10.00	5.00	10% / 10%	10 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	5.00	10% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA	A-	80	20,000	1 Year or Less	10.00		6.50	5.00	10% / 10%	10 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	10 yrs	
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	5.00 High		9.50	4.75	0% / 5%	10 yrs	
SILAC Evolve 10 MVA	B	85	10,000	1 Year or Less	5.00		9.50	4.75	0% / 5%	10 yrs	Optional
ATHENE IA Athene Accumulator 10 MVA, BANK/BD <i>High Band</i>	A+	80	100,000	Single			9.25	4.60	10% / 10%	10 yrs	
ATHENE IA Athene Accumulator 10 CA BANK/BD <i>High Band</i>	A+	80	100,000	Single			9.25	4.60	10% / 10%	10 yrs	
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA			10.25	4.60	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				4.60	5% / 5%	10 yrs	
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs	

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AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			9.50	4.30	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			10.75	4.30	0% / 10%	10 yrs	
AMERICAN LIFE American Select 10 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	10 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Safe Return TSA, LOAN, ROP	A++	85	25,000	1 Year or Less			7.00	0.00 4.25 4.25	10% / 10%	10 yrs	
SILAC Teton 10 MVA	B	85	10,000	1 Year or Less	5.00 High		7.75	4.25	0% / 5%	10 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 10 MVA <i>High Band</i>	A	80	100,000	FPA			9.05	4.20	10% / 10%	10 yrs	
INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra™ 10	A+	85	15,000	Single			7.50	3.75	10% / 10%	10 yrs	Optional
AMERICAN GENERAL LIFE INS. CO. Power Select Builder MVA <i>High Band</i>	A	78	100,000	Single			9.50	4.05	0% / 10%	10 yrs	
SILAC Denali 10 (AK,CA,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 High		7.25	4.00	0% / 5%	10 yrs	
SILAC Denali 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less	5.00 High		8.50	4.00	0% / 5%	10 yrs	
SILAC Evolve 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	5.00		7.25	4.00	0% / 5%	10 yrs	Optional
SILAC Evolve 10 (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	5.00		8.50	4.00	0% / 5%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			8.50	4.00	10% / 10%	10 yrs	
SILAC Teton 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 High		7.25	4.00	0% / 5%	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	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	5.00	0.95	5.95	3.95	0% / 10%	10 yrs	

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AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00			3.85	5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Conservative Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95		3.85	10% / 10%	10 yrs	
ATHENE IA Ascent Pro 10 MVA, BANK/BD	A+	80	10,000	Single			7.25	3.80	10% / 10%	10 yrs	Included
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A	80	5,000	FPA			9.25	3.80	Int / 10%	10 yrs	
MUTUAL OF OMAHA Ultra Advantage 10 MVA	A+	80	10,000	1 Year or Less			9.25	3.75	10% / 10%	10 yrs	
CLEAR SPRING LIFE Highlander MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less	10.00		7.50	3.60	0% / 10%	10 yrs	Optional
SILAC Denali Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.75	3.50	0% / 5%	10 yrs	
SILAC Evolve 10 Bonus MVA	B	85	10,000	1 Year or Less	10.00 to 20.00		6.75	3.50	0% / 5%	10 yrs	Optional
MUTUAL OF OMAHA Ultra Advantage 10 With ROP MVA, ROP	A+	80	10,000	1 Year or Less			8.75	3.50	10% / 10%	10 yrs	
CLEAR SPRING LIFE ViStar MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			6.00	3.50	0% / 10%	10 yrs	Optional
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			8.00	3.35	5% / 5%	10 yrs	
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
NATIONAL LIFE GROUP Zenith Growth 10 MVA, LOAN	A+	85	25,000	1 Year or Less			9.50	3.10	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus MVA	B++	85	5,000	Single	5.00		5.00	3.00	0% / 5%	10 yrs	
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	

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SILAC Denali Bonus 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.00	3.00	0% / 5%	10 yrs	
SILAC Evolve 10 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	10.00 to 20.00		6.00	3.00	0% / 5%	10 yrs	Optional
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
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Accumulation Benefit Rider MVA	B++	85	5,000	1 Year or Less	6.00 to 10.00			3.00	0% / 10%	10 yrs	Included
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit MVA	B++	85	5,000	1 Year or Less				3.00	0% / 10%	10 yrs	Included
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
SENTINEL SECURITY LIFE INS. CO. Guaranteed Income Annuity 10 with Legacy Benefit Rider MVA	B++	85	5,000	1 Year or Less	3.00 to 10.00			3.00	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier sm 10 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier sm 10 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier sm 10 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.25	3.00	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Zenith Income 10 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.25	3.00	0% / 10%	10 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 10 MVA	A	80	5,000 QL 10,000 NQ	FPA	1.00		7.00	2.95	10% / 10%	10 yrs	Optional
ATHENE IA Athene Performance Elite 10 MVA	A+	78	10,000	Single	13.00 to 14.00		5.50	2.90	0% / 5%	10 yrs	

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ATHENE IA Athene Performance Elite 10 CA MVA	A+	78	10,000	Single	12.00		5.50	2.90	0% / 5%	10 yrs	
ATHENE IA Athene Performance Elite 10 Plus MVA, ROP, FEE	A+	78	10,000	Single	18.00 to 20.00	0.95	5.50	2.90	10% / 10%	10 yrs	
ATHENE IA Athene Performance Elite® 10 Plus CA MVA, ROP, FEE	A+	78	10,000	Single	17.00	0.95	5.50	2.90	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			4.50	2.90	10% / 10%	10 yrs	Included
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 10 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	10 yrs	Optional
ATHENE IA Ascent Pro 10 Bonus (FL) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
ATHENE IA Ascent Pro 10 Bonus (State Variations) MVA	A+	80	10,000	Single	10.00		5.50	2.85	10% / 10%	10 yrs	Included
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Custom Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		5.00	2.85	5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Custom Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	5.00	2.85	10% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIP) MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			5.10	2.80	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
SILAC Teton Bonus 10 MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		6.00	2.75	0% / 5%	10 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 10 MVA, LOAN	A+	85	5,000	FPA			8.25	2.70	0% / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector Plus Income MVA <i>High Band</i>	A	75	100,000	Single			4.90	2.65	0% / 10%	10 yrs	Included
NATIONAL LIFE GROUP Flex Select Income Max Bonus MVA	A+	75	5,000	FPA			8.00	2.60	0% / 10%	10 yrs	Included

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NATIONAL LIFE GROUP Flex Select Income Split Bonus MVA	A+	75	5,000	FPA	5.00		8.00	2.60	0% / 10%	10 yrs	Included
SILAC Denali Bonus 10 (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less	5.00 to 17.00		5.25	2.50	0% / 5%	10 yrs	
SILAC Evolve 10 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	10.00 to 17.00		5.25	2.50	0% / 5%	10 yrs	Optional
SILAC Teton Bonus 10 State Variation MVA	B	85	10,000	1 Year or Less	5.00 to 20.00		5.25	2.50	0% / 5%	10 yrs	
SILAC VEGA 10 MVA	B	85	10,000	1 Year or Less			4.75	2.25	0% / 5%	10 yrs	
SILAC VEGA 10 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			4.25	2.25	0% / 5%	10 yrs	
NATIONAL LIFE GROUP Flex Secure Growth 10 Bonus MVA, LOAN	A+	75	5,000	FPA	5.00		7.25	2.20	0% / 10%	10 yrs	
NATIONAL LIFE GROUP Income Driver 10 MVA	A+	85	25,000	1 Year or Less			7.00	2.20	0% / 10%	10 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 10 MVA, LOAN	A+	75	25,000	1 Year or Less	10.00		6.75	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 Bonus 10 MVA	A	80	5,000	FPA	14.00		3.25	2.00	Int / 10%	10 yrs	Included
AMERICAN GENERAL LIFE INS. CO. Power Select Advisory (LIPM) MVA, FEE-BASED <i>High Band</i>	A	85	100,000	Single			3.90	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			4.00	2.00	0% / 5%	10 yrs	
SILAC VEGA Bonus 10 MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs	
SILAC VEGA Bonus 10 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	85	10,000	1 Year or Less			3.75	2.00	0% / 5%	10 yrs	
SILAC VEGA Bonus 10 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	85	10,000	1 Year or Less			4.50	2.00	0% / 5%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income MVA <i>High Band</i>	A	78	100,000	Single			3.50	1.80	0% / 10%	10 yrs	Included

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SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	10.00		2.50	1.50	Int / 10%	10 yrs	Optional
SENTINEL SECURITY LIFE INS. CO. Summit Bonus Index Non-GLWB MVA	B++	80	5,000 QL 10,000 NQ	Single	7.00		2.50	1.50	Int / 10%	10 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select Plus Income with Multiplier® MVA <i>High Band</i>	A	78	100,000	Single			2.70	1.20	0% / 10%	10 yrs	Included
THE STANDARD Enhanced Choice Index Plus 10 MVA	A	80	15,000	Single			8.50	3.75 MYG	0% / 10%	10 yrs	
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,KY,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
NATIONWIDE LIFE INSURANCE CO. New Heights Select 10 CA MVA	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	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				3.65 MYG	10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single					5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single			10.75		5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Aggressive Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00				5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus No Fee (Moderate Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single	14.00		6.50		5% / 5%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Aggressive Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95			10% / 10%	10 yrs	
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator Plus Bonus w/ Fee (Moderate Allocation) MVA, FEE	A	85	5,000 QL 10,000 NQ	Single	20.00	0.95	6.50		10% / 10%	10 yrs	

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9-Year Surrender Period											
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+			Single					0% / 7%	9 yrs	
NATIONWIDE LIFE INSURANCE CO. New Heights Select 9 CA w/ High Point 365 Select Lifetime Income	A+			Single					0% / 7%	9 yrs	Optional
8-Year Surrender Period											
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			8.75	7.50	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.75	7.50	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			9.75	5.30	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Index Protector 7 Non MVA ROP, FEE-BASED <i>Low Band</i>	A++	85	100,000	1 Year or Less			9.50	5.05	10% / 10%	7 yrs	Optional
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	7 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional
UNITED LIFE INSURANCE COMPANY WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	7 yrs	
ATHENE IA Athene Accumulator 7 MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single			9.00	4.55	10% / 10%	7 yrs	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders
ATHENE IA Athene Accumulator 7 CA BANK/BD <i>High Band</i>	A+	83	100,000	Single			9.00	4.55	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 BANK/BD	A+	83	5,000	Single			9.00	4.55	10% / 10%	7 yrs	
ATHENE IA Athene Protector 7 CA BANK/BD	A+	83	5,000	Single			9.00	4.55	10% / 10%	7 yrs	
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.50	4.50	0% / 5%	7 yrs	
SILAC Evolve 7 MVA	B	85	10,000	1 Year or Less	3.00		8.50	4.50	0% / 5%	7 yrs	Optional
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs	
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.25	4.50	0% / 10%	7 yrs	
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.25	4.35	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	4.35	10% / 10%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.30	0% / 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
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	7 yrs	
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.25	0% / 5%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			9.25	4.15	10% / 10%	7 yrs	Optional
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA LOAN <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.40	4.15	10% / 10%	7 yrs	Included
INTEGRITY LIFE INSURANCE COMPANY Integrity Indexextra™ 7	A+	85	15,000	Single			7.25	3.75	10% / 10%	7 yrs	Optional
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	

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SILAC Denali 7 (CO, DE, IN, MA, MD, MO, NV, SC, TX) MVA	B	90	10,000	1 Year or Less	3.00 High		8.00	4.00	0% / 5%	7 yrs	
SILAC Evolve 7 (AK, CA, CT, ID, MN, MT, OH, OR, PA, UT, WA) MVA	B	80	10,000	1 Year or Less	3.00		7.25	4.00	0% / 5%	7 yrs	Optional
SILAC Evolve 7 (CO, DE, IN, MO, NV, SC) MVA	B	80	10,000	1 Year or Less	3.00		8.00	4.00	0% / 5%	7 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			9.00	4.00	10% / 10%	7 yrs	
LINCOLN FINANCIAL Lincoln OptiBlend 7 MVA <i>High Band</i>	A	85	100,000	FPA			9.00	4.00	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	4.00	10% / 10%	7 yrs	
SILAC Teton 7 State Variation MVA	B	90	10,000	1 Year or Less	3.00 High		7.25	4.00	0% / 5%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 Non-MVA LOAN <i>High Band</i>	A++	85	100,000	FPA			8.75	3.95	10% / 10%	7 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. Nationwide Summit <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			7.35	3.90	10% / 10%	7 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 7 MVA	A	85	5,000	FPA			8.75	3.80	Int / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 MVA	A+	85	10,000	1 Year or Less			9.25	3.75	10% / 10%	7 yrs	
ATHENE IA Ascent Pro 7 MVA, BANK/BD	A+	80	10,000	Single			6.75	3.70	10% / 10%	7 yrs	Included
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			7.25	3.55	10% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 7 MVA	A	84	20,000	Single			8.50	3.50	0% / 10%	7 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 7 CA	A	84	20,000	Single			8.50	3.50	0% / 10%	7 yrs	
MUTUAL OF OMAHA Ultra Advantage 7 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.75	3.50	10% / 10%	7 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			7.00	3.35	10% / 10%	7 yrs	

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SILAC Denali Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 13.00		6.25	3.25	0% / 5%	7 yrs	
SILAC Evolve 7 Bonus MVA	B	85	10,000	1 Year or Less	8.00 to 13.00		6.25	3.25	0% / 5%	7 yrs	Optional
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
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 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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 7 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 7 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	7 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier™ 7 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Growth 7 MVA, LOAN	A+	85	25,000	1 Year or Less			9.25	3.00	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
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE 7 MVA <i>High Band</i>	A	85	100,000	Single			4.50	2.90	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Zenith Income 7 - Max Bonus MVA	A+	75	25,000	1 Year or Less			9.00	2.90	0% / 10%	7 yrs	Included
NATIONAL LIFE GROUP Zenith Income 7 - Split Bonus MVA	A+	75	25,000	1 Year or Less	5.00		9.00	2.90	0% / 10%	7 yrs	Included
SILAC Denali Bonus 7 (CO,DE,IN,MA,MD,MO,NV,SC,TX) MVA	B	90	10,000	1 Year or Less	5.00 to 13.00		5.75	2.75	0% / 5%	7 yrs	
SILAC Evolve 7 Bonus (CO,DE,IN,MO,NV,SC) MVA	B	80	10,000	1 Year or Less	8.00 to 13.00		5.75	2.75	0% / 5%	7 yrs	Optional

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SILAC Teton Bonus 7 MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		6.00	2.75	0% / 5%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Strategy Indexed Annuity PLUS 7 MVA	A	80	5,000 QL 10,000 NQ	FPA	11.00		6.00	2.65	10% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Flex Secure Growth 7 MVA	A+	85	5,000	FPA			8.00	2.60	0% / 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	5.00 to 13.00		5.25	2.50	0% / 5%	7 yrs	
SILAC Evolve 7 Bonus (AK,CA,CT,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	80	10,000	1 Year or Less	8.00 to 13.00		5.25	2.50	0% / 5%	7 yrs	Optional
SILAC Teton Bonus 7 State Variation MVA	B	90	10,000	1 Year or Less	5.00 to 15.00		5.25	2.50	0% / 5%	7 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 7 Protector Plus Income MVA <i>High Band</i>	A	80	100,000	Single			4.60	2.40	0% / 10%	7 yrs	Included
SILAC VEGA 7 MVA	B	90	10,000	1 Year or Less			4.75	2.25	0% / 5%	7 yrs	
SILAC VEGA Bonus 7 MVA	B	90	10,000	1 Year or Less			5.00	2.25	0% / 5%	7 yrs	
SILAC VEGA Bonus 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	90	10,000	1 Year or Less			5.00	2.25	0% / 5%	7 yrs	
NATIONAL LIFE GROUP Income Driver 7 MVA, LOAN	A+	85	25,000	1 Year or Less			6.75	2.10	0% / 10%	7 yrs	Optional
NATIONAL LIFE GROUP Growth Driver 7 MVA, LOAN	A+	75	25,000	1 Year or Less	7.00		6.50	2.05	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			4.50	2.00	0% / 5%	7 yrs	
SILAC VEGA 7 (CO,DE,IN,MA,MO,MD,NV,SC,TX) MVA	B	90	10,000	1 Year or Less			4.75	2.00	0% / 5%	7 yrs	
SILAC VEGA Bonus 7 (AK,ID,MN,MT,OH,OR,PA,UT,WA) MVA	B	90	10,000	1 Year or Less			4.75	2.00	0% / 5%	7 yrs	
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				3.35 MYG	10% / 10%	7 yrs	

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THE STANDARD Enhanced Choice Index Plus 7 MVA	A	90	15,000	Single			9.00	3.75 MYG	0% / 10%	7 yrs	
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 7 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 10%	7 yrs	
5-Year Surrender Period											
LINCOLN FINANCIAL Lincoln OptiBlend Advisory 5 MVA, FEE-BASED <i>High Band</i>	A	90	100,000	FPA			9.00	5.00	10% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs	
UNITED LIFE INSURANCE COMPANY WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs	
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 MVA, BANK/BD <i>High Band</i>	A+	85	100,000	Single			9.00	4.55	10% / 10%	5 yrs	
ATHENE IA Athene Accumulator 5 CA BANK/BD <i>High Band</i>	A+	85	100,000	Single			9.00	4.55	10% / 10%	5 yrs	
ATHENE IA Athene Protector 5 BANK/BD	A+	85	5,000	Single			9.00	4.55	10% / 10%	5 yrs	
ATHENE IA Athene Protector 5 CA BANK/BD	A+	85	5,000	Single			9.00	4.55	10% / 10%	5 yrs	
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.00	4.50	0% / 10%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.50	4.30	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			9.00	0.00 4.00 4.00	10% / 10%	5 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	

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INTEGRITY LIFE INSURANCE COMPANY Integrity Indextra 5	A+	85	15,000	Single			7.25	3.75	10% / 10%	5 yrs	Optional
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	4.00	10% / 10%	5 yrs	
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			8.75	3.75	10% / 10%	5 yrs	
SILAC Teton 5 State Variation MVA	B	90	10,000	1 Year or Less	2.00 High		7.25	3.75	0% / 5%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			9.25	3.75	10% / 10%	5 yrs	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 5 MVA	A	85	5,000	FPA			8.00	3.55	Int / 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			8.50	0.00 3.50 3.50	10% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 5 MVA	A	89	20,000	Single			8.25	3.50	0% / 10%	5 yrs	
OCEANVIEW LIFE AND ANNUITY CapLock 5 CA	A	89	20,000	Single			8.25	3.50	0% / 10%	5 yrs	
MUTUAL OF OMAHA Ultra Advantage 5 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.75	3.50	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			7.00	3.20	10% / 10%	5 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	Single			6.60	3.05	10% / 10%	5 yrs	
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
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Growth Benefit MVA	B++	85	5,000	Single				3.00	0% / 10%	5 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity Income Multiplier MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	Included

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SILAC Teton Bonus 5 MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		5.75	2.75	0% / 5%	5 yrs	
NATIONAL LIFE GROUP Zenith Growth 5 MVA, LOAN	A+	85	25,000	1 Year or Less			8.75	2.70	0% / 10%	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
NATIONAL LIFE GROUP Flex Secure Growth 5 MVA, LOAN	A+	85	5,000	FPA			7.75	2.50	0% / 10%	5 yrs	
SILAC Teton Bonus 5 State Variation MVA	B	90	10,000	1 Year or Less	4.50 to 9.00		5.25	2.50	0% / 5%	5 yrs	
AMERICAN GENERAL LIFE INS. CO. Power Select AICO MVA, ROP, FEE <i>High Band</i>	A	85	100,000	Single		0.80	8.50	2.30	10% / 10%	5 yrs	
ATHENE IA AccuMax 5 MVA, BANK/BD <i>High Band</i>	A+	83	100,000	Single				4.10 MYG	10% / 10%	5 yrs	
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00 MYG	0% / 10%	5 yrs	↻
THE STANDARD Enhanced Choice Index Plus 5 MVA	A	93	15,000	Single			8.50	3.75 MYG	0% / 10%	5 yrs	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (86-90) *FEE* MVA	B++	90	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs	↻
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS* MVA	B++	90	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs	↻
SENTINEL SECURITY LIFE INS. CO. Personal Choice Plus+ *FEE FOR WAIVERS* MVA	B++	85	5,000	Single			4.10	3.00 MYG	0% / 0%	5 yrs	↻
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 5 MVA	A	85	5,000 QL 10,000 NQ	Single				3.65 MYG	10% / 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			7.75	4.65	10% / 10%	4 yrs	
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less			8.25	3.75	10% / 10%	4 yrs	

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MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			7.75	3.50	10% / 10%	4 yrs	
3-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.50	4.00	0% / 10%	3 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.50	4.00	0% / 10%	3 yrs	
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			8.25	3.75	10% / 10%	3 yrs	
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			7.75	3.50	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			5.00	3.25	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			4.75	3.10	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	5.00 MYG	10% / 10%	0 yrs	