

# Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	Riders
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	
5-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			9.25	8.00	0% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA	A-	90	20,000	1 Year or Less			11.65	5.25	10% / 10%	5 yrs	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single			11.50	5.00	0% / 10%	5 yrs	Optional
SILAC Teton 5 MVA	B+	90	10,000	1 Year or Less	2.00 High		8.75	4.50	0% / 5%	5 yrs	
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			14.25	10.00	0% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA High Band	A+	85	100,000	FPA 2			11.00	5.40	0% / 10%	7 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA	A-	90	20,000	1 Year or Less			11.95	5.25	10% / 10%	7 yrs	Optional
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less	3.00 High		9.50	5.00	0% / 5%	7 yrs	Multiple
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA Low Band	A+	85	20,000	FPA 2			9.00	4.90	0% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	4.75	Int / 10%	7 yrs	Optional
10-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			15.25	12.00	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE High Band	A+	80	100,000	FPA 2			9.25	8.00	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE Low Band	A+	80	20,000	FPA 2			7.25	7.50	0% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 MVA	A-	80	20,000	1 Year or Less			12.00	5.25	10% / 10%	10 yrs	Optional

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GUARANTY INCOME LIFE 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
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			10.00	5.00	0% / 10%	10 yrs	
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less	3.00 High		11.75	5.00	0% / 5%	10 yrs	Multiple
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			9.00	4.75	Int / 10%	10 yrs	Optional
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			10.00	4.30	10% / 10%	10 yrs	Optional
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 Premium Bonus MVA	B++	85	10,000	1 Year or Less	7.00 to 10.00		9.00	4.25	0% / 10%	10 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 85	25,000	Single			9.00	4.05	10% / 10%	10 yrs	Optional