

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	Base 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			13.00	10.00	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i>	A+	80	100,000	FPA 2			8.25	7.50 / 4.00	0% / 10%	10 yrs	
AMERICAN LIFE MaxGrowth 10 MVA	B++	85	20,000	1 Year or Less			13.00	6.00	0% / 5%	10 yrs	
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, ROP, FEE	B++	85	5,000	Single	10.00	0.95	11.50	5.20	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs	
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.50	4.50	10% / 10%	10 yrs	
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single			10.00	4.15	10% / 10%	10 yrs	Optional
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			12.00	9.00	0% / 10%	7 yrs	
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			11.00	5.00	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
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i>	A+	85	100,000	FPA 2			9.25	4.60	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.50	10% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	Optional
5-Year Surrender Period											
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00	0% / 10%	5 yrs	↻
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less			11.00	4.50	0% / 10%	5 yrs	

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OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.25	4.50	0% / 10%	5 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			30.00	4.50	0% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single			9.00	4.00	0% / 10%	5 yrs	Optional