

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			10.75	8.75	0% / 10%	10 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> PRL	A+	80	100,000	FPA 2			8.25	7.75 4.25	0% / 10%	10 yrs	
AMERICAN LIFE MaxGrowth 10 MVA	B++	85	20,000	1 Year or Less			11.50	5.00	0% / 5%	10 yrs	
OXFORD LIFE INSURANCE COMPANY Select 10 MVA	A	80	10,000	Single			9.45	4.85	0% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.00	4.80	10% / 10%	10 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.00	4.80	10% / 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	
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA			8.00	4.50	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			6.00	3.90	10% / 10%	10 yrs	Optional
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA		8.00 to 17.00	6.50	3.00	0% / 10%	10 yrs	
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			10.75	7.75	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	1 Year or Less			-4.25 13.25 ↓ 9.00	-0.85 5.35 ↓ 4.50	10% / 10%	7 yrs	Included
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	4.90	10% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			10.25	4.85	10% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i> PRL	A+	85	100,000	FPA 2			9.50	4.80 MYG	0% / 10%	7 yrs	

LTC

# 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
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 MYG	0% / 10%	5 yrs ↻	
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			10.00	4.90	10% / 10%	5 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA High Band	A	85	100,000	Single			9.75	4.80	10% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less			9.50	4.00	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 MVA High Band	A-	85 QL 8 NQ	100,000	Single	5.00 to 8.00		0.00 7.00 7.00	0.00 3.00 3.00	0% / 10%	5 yrs	