

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			10.75	9.75	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			7.75	7.25 3.75	0% / 10%	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	
AMERICAN LIFE MaxGrowth 10 MVA	B++	85	20,000	1 Year or Less			11.50	5.00	0% / 5%	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
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.35	10% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	8.00 to 17.00		5.75	2.45	0% / 10%	10 yrs	
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			10.75	8.75	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA, LOAN <i>High Band</i>	A++	85	150,000	FPA 10			15.00	5.35	10% / 10%	7 yrs	Included
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
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i>	A+	85	100,000	FPA 2			8.75	4.40 MYG	0% / 10%	7 yrs	
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			10.00	4.25	10% / 10%	7 yrs	
5-Year Surrender Period											
AMERICAN LIFE American Fusion MYGIA MVA	B++	90	10,000	Single				5.00 MYG	0% / 10%	5 yrs	↻

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GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 5 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.35	10% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			7.50	4.25	Int / 10%	5 yrs	
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			20.00	4.25	0% / 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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier SM 5 Annuity MVA	B++	85	5,000	Single			9.00	4.00	0% / 10%	5 yrs	