


# 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			8.00	7.40 3.90	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	
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			20.00	4.25	0% / 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	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	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	1 Year or Less			15.00	5.35	10% / 10%	7 yrs	Included
RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			10.00	4.70	10% / 10%	7 yrs	
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage 7 MVA <i>High Band</i>	A+	85	100,000	FPA 2			9.00	4.50 MYG	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
AMERICAN LIFE American Select 7 MVA	B++	85	20,000	Single			10.00	4.25	10% / 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
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 Keystone 5 Index Annuity	A++	85	10,000	Single			10.00	4.70	10% / 10%	5 yrs	
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	
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier <sup>SM</sup> 5 Annuity MVA	B++	85	5,000	Single			5.00	3.00	0% / 10%	5 yrs	