

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											
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> PRL	A+	80	100,000	FPA 2			8.50	8.00 / 4.50	0% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			8.50	7.00	10% / 10%	10 yrs	Optional
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			9.50	5.00	10% / 10%	10 yrs	
DELAWARE LIFE Target Growth 10 MVA <i>High Band</i> PRL	A-	80	100,000	FPA			10.50	4.85	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++	85	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			10.00	4.05	10% / 10%	10 yrs	Optional
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less			9.50	4.00	0% / 10%	10 yrs	
NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i>	A+	79	20,000	FPA	9.00 to 18.00		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			10.00	8.00	0% / 10%	7 yrs	
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.75	6.00	10% / 10%	7 yrs	Optional
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	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			9.50	4.00	0% / 10%	7 yrs	

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5-Year Surrender Period											
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 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	
ASPIDA Synergy Choice Max 5 MVA High Band	A-	90	100,000	Single			10.25	4.50	0% / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA High Band	A++	89	100,000	1 Year or Less			8.00	4.45	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	100,000	Single		5.00 to 8.00	7.00	3.00	0% / 10%	5 yrs	