

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>	A+	80	100,000	FPA 2			-0.50 8.50 ↓ 8.00	8.00 4.50 ▼ 7.80 4.30	0% / 10%	10 yrs	
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			11.00	7.00	10% / 10%	10 yrs	Optional
AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	10 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			-0.50 10.00 ↓ 9.50	-0.20 4.80 ↓ 4.60	10% / 10%	10 yrs	
<b>LTC</b> EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++	80 NQ	50,000 NQ	FPA			8.00	4.50	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketValue 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			0.00 10.00 ↕ 10.00	0.00 4.05 ↕ 4.05	10% / 10%	10 yrs	Optional
DELAWARE LIFE DualTrack Income MVA <i>High Band</i>	A-	80	100,000	Single				0.00 3.15 ↕ 3.15	10% / 10%	10 yrs	Optional
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	
ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i>	A-	80	100,000	Single	12.00 to 15.00		6.00	2.50	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			13.00	6.00	10% / 10%	7 yrs	Optional
AXONIC INSURANCE SERVICES Trailhead 7 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	7 yrs	

# 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
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			-0.50 10.00 ↓ 9.50	-0.20 4.90 ↓ 4.70	10% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	
5-Year Surrender Period											
AXONIC INSURANCE SERVICES Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.75	5.05	0% / 10%	5 yrs	
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			12.75	5.00	10% / 10%	5 yrs	
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			-0.50 10.00 ↓ 9.50	-0.20 4.90 ↓ 4.70	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 Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		9.00	2.75	0% / 10%	5 yrs	