


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			8.00	7.80 4.30	0% / 10%	10 yrs	
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.50	7.00	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	
AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i>	A	75	100,000	Single			10.00	4.80	0% / 10%	10 yrs	
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	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less			9.75	4.25	0% / 5%	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	4.05	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		6.00	2.65	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			8.50	6.00	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	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			13.75	4.50	10% / 10%	7 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			8.00	4.50	Int / 10%	7 yrs	

LTC

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FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			9.50	4.25	0% / 5%	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	
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			9.25	4.00	0% / 5%	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	