

Southern Keystone Annuity Services

Fixed & Fixed Index Annuities

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
16-Year Surrender Period										
American Equity Investment Life Insurance Company Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00	2.25	1.15	0% / 10%	16 yrs	Optional
15-Year Surrender Period										
National Western Life NWL Ultra Future	A	85	2,000 QL 5,000 NQ	FPA	7.75 to 9.00		2.05	0% / 10%	15 yrs	Optional
Athene IA Athene Performance Elite® 15	A	73	10,000	Single	7.00	4.75	1.75	0% / 5%	15 yrs	
Athene IA Athene Performance Elite® 15 Plus	A	73	10,000	Single	9.00 to 12.00	4.75	1.75	10% / 10%	15 yrs	
14-Year Surrender Period										
Midland National Life RetireVantage 14 <i>High Band</i>	A+	75	250,000	FPA	3.00	6.00	2.60	0% / 10%	14 yrs	Optional
Midland National Life RetireVantage 14 OABR <i>High Band</i>	A+	75	250,000	FPA	6.00	6.00	2.60	0% / 10%	14 yrs	
Annuity Investors Life FlexMax 14	A	70 QL 85 NQ	3,000	FPA	2.00		2.50	10% / 10%	14 yrs	
Midland National Life RetireVantage 14 <i>Low Band</i>	A+	75	20,000	FPA	3.00	5.60	2.45	0% / 10%	14 yrs	Optional
Midland National Life RetireVantage 14 OABR <i>Low Band</i>	A+	75	20,000	FPA	6.00	5.60	2.45	0% / 10%	14 yrs	
Midland National Life BenefitPay 14	A+	75	20,000	Single		6.35	2.30	0% / 5%	14 yrs	
Midland National Life BenefitPay 14 (FL, IN, MD, MS)	A+	75	20,000	Single		6.35	2.30	0% / 5%	14 yrs	
North American Company BenefitSolutions 14	A+	75	20,000	Single		6.35	2.30	0% / 5%	14 yrs	Included
North American Company BenefitSolutions 14 (FL, IN, MD, MS)	A+	75	20,000	Single		6.35	2.30	0% / 5%	14 yrs	Included

Fixed Products

Southern Keystone Annuity Services

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
North American Company RetireChoice 14 <i>High Band</i>	A+	75	250,000	FPA	3.00	5.00	2.30	0% / 10%	14 yrs	Optional
North American Company RetireChoice 14 OABR <i>High Band</i>	A+	75	250,000	FPA	8.00	5.00	2.30	0% / 10%	14 yrs	
North American Company RetireChoice 14 <i>Low Band</i>	A+	75	20,000	FPA	3.00	4.65	2.15	0% / 10%	14 yrs	Optional
North American Company RetireChoice 14 OABR <i>Low Band</i>	A+	75	20,000	FPA	8.00	4.65	2.15	0% / 10%	14 yrs	
Midland National Life IncomeVantage 14 <i>High Band</i>	A+	75	250,000	FPA		4.50	1.85	0% / 5%	14 yrs	Included
Midland National Life IncomeVantage 14 (PA, HI) <i>High Band</i>	A+	75	250,000	FPA		4.50	1.85	0% / 5%	14 yrs	Included
Midland National Life IncomeVantage 14 <i>Low Band</i>	A+	75	20,000	FPA		4.10	1.65	0% / 5%	14 yrs	Included
Midland National Life IncomeVantage 14 (PA, HI) <i>Low Band</i>	A+	75	20,000	FPA		4.10	1.65	0% / 5%	14 yrs	Included
Midland National Life Index Builder 14 <i>Low Band</i>	A+	75	20,000	FPA	8.00	4.10	1.55	0% / 10%	14 yrs	
Midland National Life Index Builder 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	4.10	1.55	0% / 10%	14 yrs	
EquiTrust Life Insurance Company Market Power Bonus Index	B++	75	20,000	Single	10.00	3.00	1.50	Int / 10%	14 yrs	Optional
EquiTrust Life Insurance Company MarketTwelve Bonus	B++	75	30,000	Single	6.00	2.50	1.30	Int / 10%	14 yrs	Optional
North American Company Charter Plus 14 <i>Low Band</i>	A+	75	20,000	FPA	8.00	3.65	1.25	0% / 10%	14 yrs	
North American Company Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	3.65	1.25	0% / 10%	14 yrs	
F&G Life (Legacy) AdvanceMark Ultra 14	B++	85	10,000	Single	4.00 to 9.00	3.50	1.00	0% / 10%	14 yrs	Included

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Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
F&G Life (Legacy) LegendMark 14 Plus	B++	85	10,000	Single	4.00 to 8.00	4.50	1.00	0% / 10%	14 yrs	
Fidelity & Guaranty Life Prosperity Elite 14 Enhancement	B++	85	10,000	FPA	2.50 to 5.00	3.25	1.00	0% / 10%	14 yrs	
Fidelity & Guaranty Life Prosperity Elite 14 Protection	B++	85	10,000	FPA	4.00 to 8.00	3.25	1.00	0% / 10%	14 yrs	Included
13-Year Surrender Period										
National Western Life NWL Ultra Classic	A	85	2,000 QL 5,000 NQ	FPA			2.95	0% / 10%	13 yrs	Optional
12-Year Surrender Period										
Phoenix Life Insurance Company Personal Retirement Choice AK,MN,MO,NC,NJ,OR,VA,WA	B	80	15,000	Single	4.00	2.25	2.50	10% / 10%	12 yrs	
Phoenix Life Insurance Company Personal Retirement Choice with Income AK,MN,MO,NC,NJ,OR,VA,WA	B	80	15,000	Single	8.00	2.75	2.50	10% / 10%	12 yrs	
Midland National Life Endeavor 12	A+	75	2,000 QL 10,000 NQ	FPA		5.75	2.25	0% / 10%	12 yrs	Optional
North American Company Performance Choice 12	A+	75	2,000 QL 10,000 NQ	FPA		4.90	1.90	0% / 10%	12 yrs	Optional
Midland National Life Endeavor 12 Plus	A+	75	2,000 QL 10,000 NQ	FPA	7.00	3.90	1.70	0% / 10%	12 yrs	
Phoenix Life Insurance Company Personal Retirement Choice with Income	B	80	15,000	Single	10.00	3.25	1.70	7% / 7%	12 yrs	Included
Phoenix Life Insurance Company Personal Retirement Choice with Income DE,IN,KY,MS,MT,NV,OH,OK,UT	B	80	15,000	Single	8.00	2.75	1.50	7% / 7%	12 yrs	
Phoenix Life Insurance Company Personal Retirement Choice	B	80	15,000	Single	10.00	2.25	1.25	7% / 7%	12 yrs	
Phoenix Life Insurance Company Personal Retirement Choice DE,IN,KY,MS,MT,NV,OH,OK,UT	B	80	15,000	Single	5.00	2.25	1.25	7% / 7%	12 yrs	

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Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
North American Company Performance Choice 12 Plus	A+	75	2,000 QL 10,000 NQ	FPA	7.00	3.50	1.00	0% / 10%	12 yrs	
Fidelity & Guaranty Life FG Retirement Pro	B++	80	10,000	1 Year or Less	5.00 to 7.00		0.50	0% / 10%	12 yrs	Included
Athene Annuity & Life (Annexus) BCA Elevate 12	A-	76	10,000	Single				5% / 10%	12 yrs	Optional
Nationwide Life and Annuity Insurance Company New Heights 12	A+	99	25,000	Single				0% / 7%	12 yrs	
10-Year Surrender Period										
Americo (Legacy) LibertyMark SE 10 *FEE*	A	85	10,000	Single			3.20	0% / 10%	10 yrs	
Reliance Standard Life Keystone 10 Index Annuity	A+	80	10,000	Single			6.15	2.95 10% / 10%	10 yrs	
Reliance Standard Life Keystone 10 Index Annuity (AL)	A+	80	10,000	Single			6.15	2.95 10% / 10%	10 yrs	
Oxford Life Insurance Company Select 10	A-	80	20,000	Single			5.05	2.85 0% / 10%	10 yrs	Optional
EquiTrust Life Insurance Company Market Value Index	B++	80	10,000	FPA			5.50	2.75 Int / 10%	10 yrs	Optional
Americo (Legacy) LibertyMark 10 *FEE*	A	85	10,000	Single			2.70	0% / 10%	10 yrs	
Pacific Life Pacific Index Choice 10 <i>Low Band</i>	A+	85	25,000	Single	0.25		4.70	2.70 10% / 10%	10 yrs	Optional
Pacific Life Pacific Index Foundation 10 <i>High Band</i>	A+	85	100,000	Single			5.15	2.70 10% / 10%	10 yrs	Optional
Annuity Investors Life SingleMax Ten	A	85	25,000	Single			6.00	2.70 10% / 10%	10 yrs	Optional
American National Insurance Company Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	Single	1.00		4.60	2.70 10% / 10%	10 yrs	Optional

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Athene IA Ascent Accumulator 10 <i>High Band</i>	A	80	100,000	Single		5.50	2.65	10% / 10%	10 yrs	
Global Atlantic Financial Group ForeAccumulation 10	A	85	25,000	Single		6.15	2.65	10% / 10%	10 yrs	
Pacific Life Pacific Index Choice 10 <i>High Band</i>	A+	85	100,000	Single	0.25	5.15	2.65	10% / 10%	10 yrs	Optional
Annuity Investors Life SingleMax Ten No MVA	A	85	25,000	Single		5.70	2.65	10% / 10%	10 yrs	Optional
Symetra Life Insurance Company Symetra Edge Premier <i>High Band</i>	A	80	100,000	Single		6.10	2.65	10% / 10%	10 yrs	
EquiTrust Life Insurance Company DynaMARC	B++	80	10,000	FPA		5.00	2.60	0% / 10%	10 yrs	Optional
Pacific Life Pacific Index Edge 10 <i>High Band</i>	A+	85	100,000	Single		5.25	2.60	10% / 10%	10 yrs	Optional
American General Life Insurance Company AG Choice Index 10 <i>Low Band</i>	A	75	25,000	Single		5.25	2.45	0% / 10%	10 yrs	
American General Life Insurance Company AG Choice Index 10 <i>High Band</i>	A	75	100,000	Single		6.10	2.45	0% / 10%	10 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	Single		4.25	2.45	10% / 10%	10 yrs	
Oxford Life Insurance Company Silver Select	A-	80	10,000	Single	4.00	4.25	2.45	0% / 10%	10 yrs	Optional
Athene IA Ascent Accumulator 10 <i>Low Band</i>	A	80	10,000	Single		4.50	2.40	10% / 10%	10 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 10 <i>High Band</i>	A+	79	250,000	FPA		5.75	2.40	0% / 10%	10 yrs	Optional
Pacific Life Pacific Index Foundation 10 <i>Low Band</i>	A+	85	25,000	Single		4.70	2.40	10% / 10%	10 yrs	Optional
Guggenheim Life and Annuity Company TriVysta	B++	81	5,000 QL 10,000 NQ	Single		4.75	2.40	0% / 10%	10 yrs	Optional

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Global Atlantic Financial Group Choice Income 10	A	85	25,000	Single		4.25	2.35	10% / 10%	10 yrs	Optional
Pacific Life Pacific Index Edge 10 <i>Low Band</i>	A+	85	25,000	Single		4.70	2.35	10% / 10%	10 yrs	Optional
Protective Life And Annuity (NY) Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	Single		3.95	2.30	10% / 10%	10 yrs	
Protective Life Asset Builder 10 <i>High Band</i>	A+	85	100,000	1 Year or Less		5.30	2.25	10% / 10%	10 yrs	
Guggenheim Life and Annuity Company Highlander	B++	80	5,000 QL 10,000 NQ	1 Year or Less	4.00 High	4.50	2.25	0% / 10%	10 yrs	Optional
Lincoln Financial Group Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		6.00	2.25	10% / 10%	10 yrs	Optional
Protective Life Protective Indexed Annuity II 10 <i>High Band</i>	A+	85	100,000	Single		5.30	2.25	10% / 10%	10 yrs	Optional
Americo (Legacy) LibertyMark SE 10 Plus *FEE*	A	80	10,000	Single	4.00 to 5.00		2.20	0% / 10%	10 yrs	
Lincoln Financial Group Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		5.00	2.20	10% / 10%	10 yrs	Optional
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 10 <i>Mid Band</i>	A+	79	100,000	FPA		5.20	2.20	0% / 10%	10 yrs	Optional
Pacific Life Pacific Index Dimensions 10 Year <i>High Band</i>	A+	80	100,000	FPA		4.55	2.20	10% / 10%	10 yrs	Optional
Pacific Life Pacific Index Dimensions 10 Year MVA <i>High Band</i>	A+	80	100,000	FPA		4.55	2.20	10% / 10%	10 yrs	Optional
Global Atlantic Financial Group ForeIncome 10	A	85	25,000	Single		4.30	2.15	10% / 10%	10 yrs	Included
North American Company NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less			2.15	10% / 10%	10 yrs	Optional
North American Company NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less			2.15	0% / 20%	10 yrs	

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Sagicor Life Insurance Company Sage Secure 10	A-	90	10,000	Single			5.60	2.15 0% / 10%	10 yrs	
Protective Life Asset Builder 10 <i>Low Band</i>	A+	85	10,000	1 Year or Less			5.00	2.10 10% / 10%	10 yrs	
American Equity Investment Life Insurance Company Choice Series 10 MVA Option (ICC14 IDX8-10)	A-	80	10,000	FPA			5.25	2.10 0% / 5%	10 yrs	Optional
Eagle Life Eagle Select 10 with MVA	A-	80	10,000	FPA			5.25	2.10 Int / 5%	10 yrs	Optional
Integrity Life Insurance Company Integrity Indextra™ 10 - Two	A+	85	15,000	Single				2.10 10% / 10%	10 yrs	Optional
Protective Life Protective Indexed Annuity II 10 <i>Low Band</i>	A+	85	10,000	Single			5.00	2.10 10% / 10%	10 yrs	Optional
Midland National Life RetireVantage 10 <i>High Band</i>	A+	79	250,000	FPA	2.00		4.90	2.10 0% / 10%	10 yrs	Optional
Midland National Life RetireVantage 10 OABR <i>High Band</i>	A+	79	250,000	FPA	4.00		4.90	2.10 0% / 10%	10 yrs	
Minnesota Life SecureLink Future 10	A+	80	10,000	Single			4.75	2.10 0% / 10%	10 yrs	Optional
Symetra Life Insurance Company Symetra Edge Premier <i>Low Band</i>	A	80	10,000	Single			4.85	2.10 10% / 10%	10 yrs	
Oxford Life Insurance Company Royal Select	A-	80	10,000	Single	8.00		3.45	2.05 0% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company Choice Series 10 (ICC14 IDX8-10)	A-	80	10,000	FPA			4.75	2.00 0% / 10%	10 yrs	Optional
Eagle Life Eagle Select 10	A-	80	10,000	FPA			4.75	2.00 Int / 10%	10 yrs	Optional
Annuity Investors Life FlexMax Plus	A	70 QL 85 NQ	3,000	FPA	1.50			2.00 10% / 10%	10 yrs	Optional
Integrity Life Insurance Company Integrity Indextra™ 10	A+	85	15,000	Single				2.00 10% / 10%	10 yrs	Optional

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National Western Life NWL IMPACT 10	A	85	2,000 QL 5,000 NQ	FPA	7.00		2.00	0% / 10%	10 yrs	Optional
Great American Life Insurance Company Safe Return	A	85	25,000	Single			5.00	2.00 10% / 10%	10 yrs	Optional
Delaware Life Target Income 10	A-	80	25,000	FPA			3.50	2.00 0% / 10%	10 yrs	Optional
Ameritas (Legacy) FlexMark Select <i>High Band</i>	A	85	200,000	1 Year or Less			4.00	1.95 0% / 10%	10 yrs	Included
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 10 <i>Low Band</i>	A+	79	10,000	FPA			4.70	1.95 0% / 10%	10 yrs	Optional
North American Company NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.95	10% / 10%	10 yrs	Optional
North American Company NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.95	0% / 20%	10 yrs	
Pacific Life Pacific Index Dimensions 10 Year <i>Low Band</i>	A+	80	25,000	FPA			4.05	1.95 10% / 10%	10 yrs	Optional
Pacific Life Pacific Index Dimensions 10 Year MVA <i>Low Band</i>	A+	80	25,000	FPA			4.05	1.95 10% / 10%	10 yrs	Optional
Phoenix Life Insurance Company Personal Protection Choice	B	80	15,000	Single			3.75	1.95 0% / 10%	10 yrs	Multiple
Allianz Life Insurance Company of North America Allianz 360 Annuity	A+	80	20,000	1 Year or Less			3.75	1.90 0% / 10%	10 yrs	Included
Great American Life Insurance Company American Custom 10 <i>High Band</i>	A	85	150,000	Single			5.00	1.90 5% / 5%	10 yrs	Optional
Great American Life Insurance Company American Custom 10 (Non-MVA) <i>High Band</i>	A	85	150,000	Single			4.80	1.90 5% / 5%	10 yrs	Optional
American General Life Insurance Company Power 10 Protector <i>Low Band</i>	A	75	25,000	Single			4.25	1.90 0% / 10%	10 yrs	
American General Life Insurance Company Power 10 Protector <i>High Band</i>	A	75	100,000	Single			5.25	1.90 0% / 10%	10 yrs	

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Midland National Life RetireVantage 10 <i>Low Band</i>	A+	79	20,000	FPA	2.00	4.50	1.90	0% / 10%	10 yrs	Optional
Midland National Life RetireVantage 10 OABR <i>Low Band</i>	A+	79	20,000	FPA	4.00	4.50	1.90	0% / 10%	10 yrs	
American National Life Insurance Company of NY Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	Single			1.90	10% / 10%	10 yrs	
Americo Future Provider	A	85	10,000	Single			1.85	0% / 10%	10 yrs	
Ameritas (Legacy) FlexMark Select <i>Low Band</i>	A	85	25,000	1 Year or Less		3.75	1.80	0% / 10%	10 yrs	Included
Great American Life Insurance Company American Custom 10 <i>Low Band</i>	A	85	25,000	Single		4.50	1.75	5% / 5%	10 yrs	Optional
Athene IA Ascent Pro 10	A	80	5,000	Single		3.50	1.75	10% / 10%	10 yrs	Optional
Ameritas (Legacy) FlexMark Select LT <i>High Band</i>	A	85	200,000	1 Year or Less		3.75	1.75	0% / 10%	10 yrs	Included
American General Life Insurance Company Power Select Plus Income with Multiplier® <i>Low Band</i>	A	78	25,000	Single		3.25	1.75	0% / 10%	10 yrs	Included
American General Life Insurance Company Power Select Plus Income with Multiplier® <i>High Band</i>	A	78	100,000	Single		4.00	1.75	0% / 10%	10 yrs	Included
Great American Life Insurance Company American Custom 10 (Non-MVA) <i>Low Band</i>	A	85	25,000	Single		4.40	1.70	5% / 5%	10 yrs	Optional
Americo (Legacy) LibertyMark 10 Plus *FEE*	A	80	10,000	Single	4.00 to 5.00		1.70	0% / 10%	10 yrs	
Phoenix Life Insurance Company Personal Protection Choice (ICC09EIAN)	B	80	15,000	Single		3.25	1.70	10% / 10%	10 yrs	Multiple
Phoenix Life Insurance Company Personal Protection Choice AK, MN, MO, NC, NJ, OR, VA, WA <i>Low Band</i>	B	80	15,000	Single		3.25	1.70	10% / 10%	10 yrs	Multiple
Phoenix Life Insurance Company Personal Protection Choice AK, MN, MO, NC, NJ, OR, VA, WA <i>High Band</i>	B	80	50,000	Single		3.25	1.70	10% / 10%	10 yrs	Multiple

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North American Company RetireChoice 10 <i>High Band</i>	A+	79	250,000	FPA	2.00	4.50	1.70	0% / 10%	10 yrs	Optional
North American Company RetireChoice 10 OABR <i>High Band</i>	A+	79	250,000	FPA	4.50	4.50	1.70	0% / 10%	10 yrs	
Sentinel Security Life Insurance Company Summit Bonus Index	B++	80	5,000 QL 10,000 NQ	Single	4.50 to 7.00	2.75	1.70	Int / 10%	10 yrs	Optional
American General Life Insurance Company Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		2.75	1.65	0% / 10%	10 yrs	Included
American General Life Insurance Company Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		3.50	1.65	0% / 10%	10 yrs	Included
Ameritas (Legacy) FlexMark Select LT <i>Low Band</i>	A	85	25,000	1 Year or Less		3.25	1.60	0% / 10%	10 yrs	Included
Ameritas (Legacy) FlexMark Select Plus <i>High Band</i>	A	85	200,000	1 Year or Less	2.00 to 6.00	3.25	1.60	0% / 10%	10 yrs	Included
Global Atlantic Financial Group Income 150+SM <i>High Band</i>	A	80	100,000	Single		3.25	1.60	0% / 10%	10 yrs	Included
Midland National Life IncomeVantage 10 <i>High Band</i>	A+	79	250,000	FPA		4.25	1.60	0% / 5%	10 yrs	Included
Lincoln Financial Group Lincoln OptiPoint 10 <i>Low Band</i>	A+	80	10,000	FPA	3.00		1.60	10% / 10%	10 yrs	Optional
Lincoln Financial Group Lincoln OptiPoint 10 <i>High Band</i>	A+	80	100,000	FPA	4.00		1.60	10% / 10%	10 yrs	Optional
Midland National Life BenefitPay 10	A+	79	20,000	Single		4.50	1.55	0% / 5%	10 yrs	
North American Company BenefitSolutions 10	A+	79	20,000	Single		4.50	1.55	0% / 5%	10 yrs	Included
Ameritas (Legacy) FlexMark Select Plus LT <i>High Band</i>	A	85	200,000	1 Year or Less	4.00	3.00	1.55	0% / 10%	10 yrs	Included
Jackson National Life Jackson AscenderPlus Select® 10 <i>High Band</i>	A+	85	100,000	1 Year or Less		3.75	1.55	10% / 10%	10 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Allianz Life Insurance Company of North America Allianz 222 Annuity	A+	80	20,000	1 Year or Less		2.75	1.50	0% / 10%	10 yrs	Included
Athene IA Athene Performance Elite 10 Plus SM	A	78	10,000	Single	6.00 to 9.00	4.25	1.50	10% / 10%	10 yrs	
Athene IA Athene Performance Elite 10 Pro SM	A	80	10,000	Single	2.00	4.25	1.50	0% / 5%	10 yrs	
Athene IA Athene Performance Elite 10 Select Plus SM	A	78	10,000	Single	6.00	4.25	1.50	10% / 10%	10 yrs	
Athene IA Athene Performance Elite 10 Select SM	A	78	10,000	Single	2.00	4.25	1.50	0% / 5%	10 yrs	
Athene IA Athene Performance Elite® 10	A	78	10,000	Single	2.00 to 4.00	4.25	1.50	0% / 5%	10 yrs	
National Western Life NWL Pro Dynamic	A	90	5,000 QL 10,000 NQ	FPA			1.50	0% / 10%	10 yrs	Optional
Phoenix Life Insurance Company Phoenix Personal Income Annuity	B	80	15,000	Single		2.75	1.50	10% / 10%	10 yrs	Optional
American General Life Insurance Company Power Select Builder <i>Low Band</i>	A	78	25,000	Single		3.00	1.50	0% / 10%	10 yrs	
American General Life Insurance Company Power Select Builder <i>High Band</i>	A	78	100,000	Single		4.50	1.50	0% / 10%	10 yrs	
Delaware Life Retirement Chapters 10	A-	80	25,000	FPA	5.00	3.75	1.50	0% / 10%	10 yrs	Optional
Transamerica Life Secure Retirement Index Annuity 10 <i>Low Band</i>	A+	80	10,000	Single	2.00		1.50	10% / 10%	10 yrs	
Transamerica Life Secure Retirement Index Annuity 10 <i>High Band</i>	A+	80	100,000	Single	2.00		1.50	10% / 10%	10 yrs	
Ameritas (Legacy) FlexMark Select Plus <i>Low Band</i>	A	85	25,000	1 Year or Less	2.00 to 6.00	3.00	1.45	0% / 10%	10 yrs	Included
North American Company RetireChoice 10 <i>Low Band</i>	A+	79	20,000	FPA	2.00	4.05	1.45	0% / 10%	10 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
North American Company RetireChoice 10 OABR <i>Low Band</i>	A+	79	20,000	FPA	4.50	4.05	1.45	0% / 10%	10 yrs	
Athene IA Athene Performance Elite® 10 Pro Plus	A	78	10,000	Single	7.00	4.25	1.40	10% / 10%	10 yrs	
Ameritas (Legacy) FlexMark Select Plus LT <i>Low Band</i>	A	85	25,000	1 Year or Less	4.00	2.75	1.40	0% / 10%	10 yrs	Included
Midland National Life IncomeVantage 10 <i>Low Band</i>	A+	79	20,000	FPA		3.85	1.40	0% / 5%	10 yrs	Included
Security Benefit Life Total Value Annuity	A-	80	25,000	FPA	2.00 to 8.00	2.75	1.40	0% / 10%	10 yrs	
Global Atlantic Financial Group Income 150+SM <i>Low Band</i>	A	80	10,000	Single		2.75	1.35	0% / 10%	10 yrs	Included
Global Atlantic Financial Group Income 150+SM <i>Mid Band</i>	A	80	25,000	Single		2.75	1.35	0% / 10%	10 yrs	Included
Midland National Life Index Builder 10 <i>Low Band</i>	A+	79	20,000	FPA	2.00 to 5.00	3.50	1.35	0% / 10%	10 yrs	
Midland National Life Index Builder 10 <i>High Band</i>	A+	79	75,000	FPA	2.00 to 7.00	3.50	1.35	0% / 10%	10 yrs	
Allianz Life Insurance Company of North America Allianz 365i Annuity	A+	80	20,000	1 Year or Less	2.00 to 3.00	2.50	1.30	0% / 10%	10 yrs	Multiple
American Equity Investment Life Insurance Company Foundation Gold: No LIBR	A-	80	5,000	FPA	7.00	2.50	1.30	0% / 5%	10 yrs	
Midland National Life Index Builder 10 State Variations <i>Low Band</i>	A+	79	20,000	FPA	5.00	3.30	1.25	0% / 10%	10 yrs	
Midland National Life Index Builder 10 State Variations <i>High Band</i>	A+	79	75,000	FPA	7.00	3.30	1.25	0% / 10%	10 yrs	
Jackson National Life Jackson AscenderPlus Select® 10 <i>Low Band</i>	A+	85	5,000 QL 10,000 NQ	1 Year or Less		2.75	1.25	10% / 10%	10 yrs	
Phoenix Life Insurance Company Phoenix Personal Income Annuity (ICC09EIAN)	B	80	15,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Phoenix Life Insurance Company Phoenix Personal Income Annuity AK,MN,MO,NC,NJ,OR, VA,WA <i>Low Band</i>	B	80	15,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
Phoenix Life Insurance Company Phoenix Personal Income Annuity AK,MN,MO,NC,NJ,OR, VA,WA <i>High Band</i>	B	80	50,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional
American General Life Insurance Company Power Select Plus Income <i>Low Band</i>	A	78	25,000	Single		2.00	1.25	0% / 10%	10 yrs	Included
American General Life Insurance Company Power Select Plus Income <i>High Band</i>	A	78	100,000	Single		2.75	1.25	0% / 10%	10 yrs	Included
American Equity Investment Life Insurance Company California Foundation Gold No LIBR	A-	80	5,000	FPA	7.00	2.25	1.15	0% / 5%	10 yrs	Multiple
American Equity Investment Life Insurance Company Foundation Gold: With LIBR	A-	80	5,000	FPA	7.00	2.25	1.15	0% / 5%	10 yrs	Included
Americo Future Provider Bonus	A	85	10,000	Single	5.00		1.15	0% / 10%	10 yrs	
Athene IA Benefit 10	A	78	5,000	Single	1.00 to 6.00	2.50	1.10	10% / 10%	10 yrs	Included
Athene IA Benefit 10 Pro	A	78	5,000	Single	6.00	2.50	1.10	10% / 10%	10 yrs	Included
Athene IA Benefit 10 Select	A	78	5,000	Single	4.00	2.50	1.10	10% / 10%	10 yrs	Included
VOYA Insurance and Annuity Company Voya Quest Plus <i>Low Band</i>	A	80	15,000	Single	6.00	1.00	1.10	Int / 10%	10 yrs	
VOYA Insurance and Annuity Company Voya Quest Plus <i>High Band</i>	A	80	75,000	Single	6.00	2.25	1.10	Int / 10%	10 yrs	
American Equity Investment Life Insurance Company Advantage Gold (Index-6-07)	A-	80	5,000	FPA	5.00	2.00	1.05	0% / 10%	10 yrs	Optional
Athene IA Ascent 10 Bonus 2.0	A	80	5,000	Single	1.00 to 2.00	2.75	1.05	10% / 10%	10 yrs	Optional
Athene IA Ascent Pro 10 Bonus	A	80	5,000	Single	1.00	2.75	1.05	10% / 10%	10 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Athene IA Ascent Pro 10 Bonus Select	A	80	5,000	Single	1.00	2.75	1.05	10% / 10%	10 yrs	Optional
F&G Life (Legacy) AdvanceMark Ultra 10	B++	85	10,000	Single	2.00 to 7.00	3.50	1.00	0% / 10%	10 yrs	Included
Great American Life Insurance Company American Valor 10	A	85	10,000	FPA	2.00	4.50	1.00	10% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company Benefit Gold (ICC13 IDX7)	A-	80	5,000	FPA	5.00	2.00	1.00	0% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company California Foundation Gold	A-	80	5,000	FPA	7.00	2.00	1.00	0% / 5%	10 yrs	Multiple
American Equity Investment Life Insurance Company California Gold	A-	80	5,000	1 Year or Less	5.00	2.00	1.00	0% / 10%	10 yrs	
Fidelity & Guaranty Life FG AccumulatorPlus 10	B++	85	10,000	FPA		5.00	1.00	0% / 10%	10 yrs	
Fidelity & Guaranty Life FG AccumulatorPlus 10 (State Variation)	B++	85	10,000	FPA		5.00	1.00	0% / 10%	10 yrs	
Fidelity & Guaranty Life FG Index-Choice 10	B++	85	10,000	FPA	3.00 to 4.00	2.50	1.00	0% / 10%	10 yrs	
Fidelity & Guaranty Life Insurance Company of New York FGNY Index-Choice 10	B++	85	10,000	FPA	2.00	3.50	1.00	0% / 10%	10 yrs	
F&G Life (Legacy) LegendMark 10 Plus	B++	85	10,000	Single	2.50 to 7.00	4.00	1.00	0% / 10%	10 yrs	
EquiTrust Life Insurance Company Market Ten Bonus Index	B++	80	30,000	FPA	6.00	2.50	1.00	Int / 10%	10 yrs	Optional
Fidelity & Guaranty Life Performance Pro	B++	80	10,000	FPA			1.00	0% / 10%	10 yrs	
Fidelity & Guaranty Life Performance Pro with GMWB	B++	80	10,000	FPA	3.50 to 9.00	4.00	1.00	0% / 10%	10 yrs	Included
Fidelity & Guaranty Life Prosperity Elite 10 Enhancement	B++	85	10,000	FPA	1.00 to 3.00	3.25	1.00	0% / 10%	10 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Fidelity & Guaranty Life Prosperity Elite 10 Protection	B++	85	10,000	FPA	2.50 to 6.00	3.25	1.00	0% / 10%	10 yrs	Included
Protective Life And Annuity (NY) Protective Indexed Annuity 10 with ROP NY <i>Low Band</i>	A+	85	10,000	Single		2.30	1.00	10% / 10%	10 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 10 with ROP NY <i>High Band</i>	A+	85	100,000	Single		2.60	1.00	10% / 10%	10 yrs	
Protective Life Protective Indexed Annuity II 10 with ROP <i>Low Band</i>	A+	85	10,000	Single		3.85	1.00	10% / 10%	10 yrs	Optional
Protective Life Protective Indexed Annuity II 10 with ROP <i>High Band</i>	A+	85	100,000	Single		4.15	1.00	10% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	2.00	1.00	0% / 10%	10 yrs	Optional
American Equity Investment Life Insurance Company Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	2.00	1.00	0% / 10%	10 yrs	Optional
Fidelity & Guaranty Life Safe Income Plus	B++	80	10,000	FPA	7.00 to 8.00	2.00	1.00	0% / 10%	10 yrs	Included
F&G Life (Legacy) SpectraMark	B++	85	10,000	Single		3.75	1.00	0% / 10%	10 yrs	Optional
North American Company Charter Plus 10 <i>Low Band</i>	A+	79	20,000	FPA	2.00 to 5.00	2.80	0.90	0% / 10%	10 yrs	
North American Company Charter Plus 10 <i>High Band</i>	A+	79	75,000	FPA	2.00 to 7.00	2.80	0.90	0% / 10%	10 yrs	
North American Company Charter Plus 10 (State Variations) <i>Low Band</i>	A+	79	20,000	FPA	5.00	2.65	0.80	0% / 10%	10 yrs	
North American Company Charter Plus 10 (State Variations) <i>High Band</i>	A+	79	75,000	FPA	7.00	2.65	0.80	0% / 10%	10 yrs	
Athene Annuity & Life (Annexus) BCA Elevate 10	A-	78	10,000	Single				5% / 10%	10 yrs	Optional
Athene Annuity & Life (Annexus) BCA Elevate 10 CA	A-	78	5,000	Single				5% / 10%	10 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Athene Annuity & Life (Annexus) BCA Elevate 10FL	A-	78	10,000	Single				5% / 10%	10 yrs	Optional
Jackson National Life Elite Choice 10 <i>Low Band</i>	A+	85	5,000 QL 10,000 NQ	Single				10% / 10%	10 yrs	
Jackson National Life Elite Choice 10 <i>High Band</i>	A+	85	100,000	Single				10% / 10%	10 yrs	
Jackson National Life Elite Choice Rewards 10 <i>Low Band</i>	A+	85	5,000 QL 10,000 NQ	Single	2.50			10% / 10%	10 yrs	
Jackson National Life Elite Choice Rewards 10 <i>High Band</i>	A+	85	100,000	Single	5.00			10% / 10%	10 yrs	
Nationwide Life and Annuity Insurance Company New Heights 10	A+	80	25,000	Single				0% / 7%	10 yrs	
Nationwide Life and Annuity Insurance Company New Heights 10 (DE)	A+	80	25,000	Single				0% / 7%	10 yrs	
Nationwide Life and Annuity Insurance Company New Heights 10 AK,CT,MN,MO,MS,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA	A+	100	25,000	Single				0% / 7%	10 yrs	
9-Year Surrender Period										
National Western Life NWL Global Lookback	A	85	2,000 QL 5,000 NQ	FPA			2.30	10% / 10%	9 yrs	Optional
Protective Life Asset Builder 9 <i>High Band</i>	A+	85	100,000	1 Year or Less			5.25	2.20 10% / 10%	9 yrs	
Lincoln Financial Group Lincoln OptiChoice 9 <i>High Band</i>	A+	80	100,000	FPA			2.20	10% / 10%	9 yrs	Optional
Global Atlantic Financial Group ForeIncome 9	A	85	25,000	Single			4.25	2.10 10% / 10%	9 yrs	Included
Protective Life Asset Builder 9 <i>Low Band</i>	A+	85	10,000	1 Year or Less			4.95	2.05 10% / 10%	9 yrs	
Minnesota Life SecureLink Future 9	A+	80	10,000	Single			4.25	2.05 0% / 10%	9 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
The Standard Index Select Annuity 10 <i>Low Band</i>	A	80	15,000	1 Year or Less		4.75	2.00	0% / 10%	9 yrs	
The Standard Index Select Annuity 10 <i>High Band</i>	A	80	100,000	1 Year or Less		5.25	2.00	0% / 10%	9 yrs	
The Standard Index Select Annuity 10 (Blue Series) <i>Low Band</i>	A	80	15,000	1 Year or Less		4.25	2.00	0% / 10%	9 yrs	
The Standard Index Select Annuity 10 (Blue Series) <i>High Band</i>	A	80	100,000	1 Year or Less		4.75	2.00	0% / 10%	9 yrs	
Lincoln Financial Group Lincoln OptiChoice 9 <i>Low Band</i>	A+	80	2,000 QL 5,000 NQ	FPA			2.00	10% / 10%	9 yrs	Optional
National Western Life NWL Ultra Future - WA	A	85	2,000 QL 5,000 NQ	FPA	2.00		2.00	10% / 10%	9 yrs	Optional
National Western Life NWL Ultra Value	A	85	2,000 QL 5,000 NQ	FPA	2.00		2.00	10% / 10%	9 yrs	Optional
Sagicor Life Insurance Company Sage Select	A-	85	2,000	Single	4.00	4.00	2.00	0% / 10%	9 yrs	
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 9 <i>High Band</i>	A+	80	100,000	FPA			1.90	10% / 10%	9 yrs	
Americo Ultimate One Index 9	A	85	10,000	Single		3.90	1.85	0% / 10%	9 yrs	
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 9 <i>Low Band</i>	A+	80	2,000 QL 5,000 NQ	FPA			1.80	10% / 10%	9 yrs	
EquiTrust Life Insurance Company Market Booster Index	B++	80	2,000 QL 10,000 NQ	FPA	4.00	3.50	1.65	Int / 10%	9 yrs	Optional
Americo Ultimate One Index 9 Bonus (411)	A	80	10,000	Single	5.00	2.50	1.15	0% / 10%	9 yrs	
EquiTrust Life Insurance Company Builder Bonus Index	B++	80	30,000	FPA	6.00	2.50	1.00	Int / 10%	9 yrs	Optional
Nationwide Life and Annuity Insurance Company New Heights 9	A+	80	25,000	Single				0% / 7%	9 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Nationwide Life and Annuity Insurance Company New Heights 9 (CA, DE)	A+	80	25,000	Single				0% / 7%	9 yrs	
Nationwide Life and Annuity Insurance Company New Heights 9 AK,CT,MN,MO,MS,NJ,NV,OH,OK,OR,PA,SC,TX,UT,WA	A+	80	25,000	Single				0% / 7%	9 yrs	
VOYA Insurance and Annuity Company Voya Lifetime Income Annuity <i>Low Band</i>	A	80	15,000	Single		6.00		0% / 10%	9 yrs	
VOYA Insurance and Annuity Company Voya Lifetime Income Annuity <i>High Band</i>	A	80	75,000	Single		6.00		0% / 10%	9 yrs	
8-Year Surrender Period										
VOYA Insurance and Annuity Company Voya Wealth Builder Plus <i>Low Band</i>	A	80	15,000	FPA		5.25	3.00	0% / 5%	8 yrs	Included
VOYA Insurance and Annuity Company Voya Wealth Builder Plus <i>Mid Band</i>	A	80	100,000	FPA		7.00	3.00	0% / 5%	8 yrs	Included
VOYA Insurance and Annuity Company Voya Wealth Builder Plus <i>High Band</i>	A	80	750,000	FPA		7.25	3.00	0% / 5%	8 yrs	Included
Eagle Life Advisory 8 MVA	A-	85	10,000	FPA		5.50	2.85	5% / 5%	8 yrs	
Eagle Life Advisory 8	A-	85	10,000	FPA		5.25	2.75	5% / 5%	8 yrs	
Pacific Life Pacific Index Choice 8 <i>Low Band</i>	A+	85	25,000	Single	0.25	4.65	2.65	10% / 10%	8 yrs	Optional
Pacific Life Pacific Index Choice 8 <i>High Band</i>	A+	85	100,000	Single	0.25	5.10	2.65	10% / 10%	8 yrs	Optional
Global Atlantic Financial Group ForeAccumulation 8	A	85	25,000	Single		6.05	2.60	10% / 10%	8 yrs	
Lincoln Financial Group Lincoln New Directions 8 <i>High Band</i>	A+	85	100,000	Single			2.40	10% / 10%	8 yrs	Optional
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity MVA <i>High Band</i>	A+	85	250,000	FPA		5.40	2.30	0% / 10%	8 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
VOYA Insurance and Annuity Company Voya Wealth Builder 8 <i>Low Band</i>	A	80	15,000	FPA		4.00	2.30	0% / 5%	8 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 8 <i>Mid Band</i>	A	80	100,000	FPA		5.00	2.30	0% / 5%	8 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 8 <i>High Band</i>	A	80	750,000	FPA		5.25	2.30	0% / 5%	8 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 8 with RenewalFLEX <i>Low Band</i>	A	80	15,000	FPA		3.50	2.30	0% / 5%	8 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 8 with RenewalFLEX <i>Mid Band</i>	A	80	100,000	FPA		4.50	2.30	0% / 5%	8 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 8 with RenewalFLEX <i>High Band</i>	A	80	750,000	FPA		4.75	2.30	0% / 5%	8 yrs	
Lincoln Financial Group Lincoln New Directions 8 <i>Low Band</i>	A+	85	10,000	Single			2.25	10% / 10%	8 yrs	Optional
Protective Life Asset Builder 8 <i>High Band</i>	A+	85	100,000	1 Year or Less		5.20	2.15	10% / 10%	8 yrs	
Midland National Life Endeavor 8	A+	85	2,000 QL 10,000 NQ	FPA		4.85	2.10	0% / 10%	8 yrs	Optional
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity MVA <i>Mid Band</i>	A+	85	100,000	FPA		4.90	2.10	0% / 10%	8 yrs	
Protective Life Asset Builder 8 <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.90	2.00	10% / 10%	8 yrs	
American Equity Investment Life Insurance Company Choice Series 8 MVA Option (ICC14 IDX8-8)	A-	85	10,000	FPA		5.00	2.00	0% / 5%	8 yrs	Optional
Eagle Life Eagle Select 8 with MVA	A-	85	10,000	FPA		5.00	2.00	Int / 5%	8 yrs	Optional
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA <i>High Band</i>	A+	85	250,000	FPA		4.90	1.95	0% / 10%	8 yrs	
American Equity Investment Life Insurance Company Choice Series 8 (ICC14 IDX8-8)	A-	85	10,000	FPA		4.75	1.90	0% / 10%	8 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Eagle Life Eagle Select 8	A-	85	10,000	FPA		4.75	1.90	5% / 5%	8 yrs	Optional
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity MVA <i>Low Band</i>	A+	85	10,000	FPA		4.50	1.85	0% / 10%	8 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA <i>Mid Band</i>	A+	85	100,000	FPA		4.40	1.70	0% / 10%	8 yrs	
North American Company Performance Choice 8	A+	85	2,000 QL 10,000 NQ	FPA		4.35	1.65	0% / 10%	8 yrs	Optional
Lincoln Financial Group Lincoln OptiPoint 8 <i>Low Band</i>	A+	85	10,000	FPA	2.00 to 3.00		1.60	10% / 10%	8 yrs	Optional
Lincoln Financial Group Lincoln OptiPoint 8 <i>High Band</i>	A+	85	100,000	FPA	3.00 to 4.00		1.60	10% / 10%	8 yrs	Optional
Transamerica Life Secure Retirement Index Annuity 8 <i>Low Band</i>	A+	80	10,000	Single	0.25	5.50	1.50	10% / 10%	8 yrs	
Transamerica Life Secure Retirement Index Annuity 8 <i>High Band</i>	A+	80	100,000	Single	0.25	6.00	1.50	10% / 10%	8 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA <i>Low Band</i>	A+	85	10,000	FPA		3.90	1.45	0% / 10%	8 yrs	
Midland National Life Endeavor 8 Plus	A+	85	2,000 QL 10,000 NQ	FPA	4.00	3.30	1.35	0% / 10%	8 yrs	
North American Company Performance Choice 8 Plus	A+	85	2,000 QL 10,000 NQ	FPA	3.00	3.20	1.10	0% / 10%	8 yrs	
Athene Annuity & Life (Annexus) BCA Elevate 8	A-	84	10,000	Single				5% / 10%	8 yrs	Optional
Athene Annuity & Life (Annexus) BCA Elevate 8 CA	A-	84	5,000	Single				5% / 10%	8 yrs	Optional
Athene Annuity & Life (Annexus) BCA Elevate 8S	A-	84	10,000	Single				5% / 10%	8 yrs	Optional
Jackson National Life Elite Choice 8 <i>Low Band</i>	A+	85	5,000 QL 10,000 NQ	Single				10% / 10%	8 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Jackson National Life Elite Choice 8 <i>High Band</i>	A+	85	100,000	Single				10% / 10%	8 yrs	
Jackson National Life Elite Choice Rewards 8 <i>Low Band</i>	A+	85	5,000 QL 10,000 NQ	Single	2.50			10% / 10%	8 yrs	
Jackson National Life Elite Choice Rewards 8 <i>High Band</i>	A+	85	100,000	Single	5.00			10% / 10%	8 yrs	
Nationwide Life and Annuity Insurance Company New Heights 8	A+	99	10,000	Single				0% / 7%	8 yrs	
Nationwide Life and Annuity Insurance Company New Heights 8 (DE)	A+	99	10,000	Single				0% / 7%	8 yrs	
7-Year Surrender Period										
Great American Life Insurance Company Index Protector 7 <i>High Band</i>	A	85	250,000	Single			7.40 3.60	10% / 10%	7 yrs	Optional
Great American Life Insurance Company Index Protector 7 <i>Low Band</i>	A	85	100,000	Single			7.25 3.50	10% / 10%	7 yrs	Optional
Great American Life Insurance Company Index Protector 7 No MVA <i>High Band</i>	A	85	250,000	Single			7.20 3.50	10% / 10%	7 yrs	Optional
Great American Life Insurance Company Index Protector 7 No MVA <i>Low Band</i>	A	85	100,000	Single			7.10 3.40	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Advisory 7 <i>Low Band</i>	A+	85	25,000	Single			6.15 3.25	10% / 10%	7 yrs	
Pacific Life Pacific Index Advisory 7 <i>High Band</i>	A+	85	100,000	Single			6.70 3.25	10% / 10%	7 yrs	
Great American Life Insurance Company Index Achiever 7 <i>High Band</i>	A	85	250,000	Single			7.75 3.20	10% / 10%	7 yrs	Optional
Great American Life Insurance Company Index Achiever 7 No MVA <i>High Band</i>	A	85	250,000	Single			7.50 3.10	10% / 10%	7 yrs	Optional
Great American Life Insurance Company Index Achiever 7 <i>Low Band</i>	A	85	50,000	Single			7.50 3.05	10% / 10%	7 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Symetra Life Insurance Company Symetra Advisory Edge 7 High Band	A	85	100,000	Single		7.00	3.00	10% / 10%	7 yrs	
Great American Life Insurance Company Index Achiever 7 No MVA Low Band	A	85	50,000	Single		7.25	2.95	10% / 10%	7 yrs	Optional
Global Atlantic Financial Group Choice Accumulation 7	A	85	25,000	Single		5.75	2.90	10% / 10%	7 yrs	
Reliance Standard Life Keystone 7 Index Annuity	A+	85	10,000	Single		5.75	2.90	10% / 10%	7 yrs	
Reliance Standard Life Keystone 7 Index Annuity (AL)	A+	85	10,000	Single		5.75	2.90	10% / 10%	7 yrs	
Great American Life Insurance Company American Legend III	A	85	10,000	FPA		6.10	2.85	10% / 10%	7 yrs	Optional
Allianz Life Insurance Company of North America Retirement Foundation ADV	A+	80	10,000	FPA 3		5.50	2.80	0% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Advisory Income Edge 7 High Band	A	85	100,000	Single		6.25	2.75	10% / 10%	7 yrs	Included
Americo (Legacy) LibertyMark SE 7 *FEE*	A	85	10,000	Single			2.70	0% / 10%	7 yrs	
Great American Life Insurance Company AssuranceSelect 7® High Band	A	85	100,000	FPA 10		5.85	2.65	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Foundation 7 High Band	A+	85	100,000	Single		5.10	2.65	10% / 10%	7 yrs	Optional
Oxford Life Insurance Company Select 7	A-	80	20,000	Single		4.65	2.65	0% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Edge Frontier 7 High Band	A	85	100,000	Single		6.10	2.60	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge GPSM 7 High Band	A	85	100,000	Single		6.00	2.60	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge Plus 7 High Band	A	85	100,000	Single		6.00	2.60	10% / 10%	7 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Symetra Life Insurance Company Symetra Edge Pro 7 High Band	A	85	100,000	Single		6.00	2.60	10% / 10%	7 yrs	
Global Atlantic Financial Group ForeAccumulation 7	A	85	25,000	Single		5.90	2.55	10% / 10%	7 yrs	
Pacific Life Pacific Index Edge 7 High Band	A+	85	100,000	Single		5.00	2.55	10% / 10%	7 yrs	Optional
Midland National Life Prosper 7 High Band	A+	85	100,000	FPA		5.50	2.55	0% / 5%	7 yrs	Optional
American National Insurance Company Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	Single	1.00	4.25	2.55	10% / 10%	7 yrs	Optional
EquiTrust Life Insurance Company Accumulator MarcSeven Index Annuity	B++	85	10,000	FPA		5.00	2.50	Int / 10%	7 yrs	
Great American Life Insurance Company AssuranceSelect 7® Low Band	A	85	10,000	FPA 10		5.50	2.50	10% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Advisory Edge 7 Low Band	A	85	10,000	Single		5.75	2.50	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge 7 High Band	A	85	100,000	Single		5.75	2.50	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge GPS 7 Plus High Band	A	85	100,000	Single		5.75	2.50	10% / 10%	7 yrs	
Americo (Legacy) LibertyMark SE 7 Plus *FEE*	A	85	10,000	Single			2.45	0% / 10%	7 yrs	
Allianz Life Insurance Company of North America Allianz Core Income 7 Annuity	A+	80	10,000	1 Year or Less		4.50	2.40	0% / 10%	7 yrs	Included
Athene IA Ascent Accumulator 7 High Band	A	83	100,000	Single			2.40	10% / 10%	7 yrs	
Athene IA Athene Protector 7 *ROP for FEE*	A	83	10,000	Single		5.25	2.40	10% / 10%	7 yrs	
Lincoln Financial Group Lincoln Covered Choice 7 High Band	A+	85	100,000	Single		5.70	2.40	10% / 10%	7 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Protective Life Protective Income Builder <i>High Band</i>	A+	85	100,000	Single		5.25	2.40	10% / 10%	7 yrs	Included
Delaware Life Retirement Stages 7	A-	80	10,000	FPA		5.85	2.40	0% / 10%	7 yrs	Optional
Pacific Life Pacific Index Foundation 7 <i>Low Band</i>	A+	85	25,000	Single		4.65	2.35	10% / 10%	7 yrs	Optional
American General Life Insurance Company Power Index Plus <i>Low Band</i>	A	80	25,000	Single		5.25	2.35	0% / 10%	7 yrs	
American General Life Insurance Company Power Index Plus <i>High Band</i>	A	80	100,000	Single		6.00	2.35	0% / 10%	7 yrs	
American General Life Insurance Company Power Index Plus Plus Income (LIP) <i>Low Band</i>	A	80	25,000	Single		4.50	2.35	0% / 10%	7 yrs	Included
American General Life Insurance Company Power Index Plus Plus Income (LIP) <i>High Band</i>	A	80	100,000	Single		6.00	2.35	0% / 10%	7 yrs	Included
Symetra Life Insurance Company Symetra Advisory Income Edge 7 <i>Low Band</i>	A	85	10,000	Single		5.25	2.35	10% / 10%	7 yrs	Included
National Western Life NWL IMPACT 7	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.30	0% / 10%	7 yrs	Optional
National Western Life NWL IMPACT 7 S	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.30	0% / 10%	7 yrs	Optional
VALIC Power Index Elite (with GLB) LIPM <i>Low Band</i>	A	80	25,000	Single		4.00	2.30	0% / 10%	7 yrs	Multiple
VALIC Power Index Elite (with GLB) LIPM <i>High Band</i>	A	80	100,000	Single		5.25	2.30	0% / 10%	7 yrs	Multiple
Protective Life And Annuity (NY) Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	Single		4.00	2.30	10% / 10%	7 yrs	
SBLI USA Safe Solution 7 <i>High Band</i>	A-	85	100,000	Single		5.25	2.30	10% / 10%	7 yrs	
Annuity Investors Life FlexMax	A	85	3,000	FPA			2.25	10% / 10%	7 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Lincoln Financial Group Lincoln Covered Choice 7 <i>Low Band</i>	A+	85	10,000	Single		4.70	2.25	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Edge 7 <i>Low Band</i>	A+	85	25,000	Single		4.40	2.25	10% / 10%	7 yrs	Optional
American General Life Insurance Company Power Index Premier <i>Low Band</i>	A	80	25,000	Single		5.75	2.25	0% / 10%	7 yrs	Included
American General Life Insurance Company Power Index Premier <i>High Band</i>	A	80	100,000	Single		6.40	2.25	0% / 10%	7 yrs	Included
Midland National Life Prosper 7 <i>Low Band</i>	A+	85	20,000	FPA		4.85	2.25	0% / 5%	7 yrs	Optional
Protective Life Protective Income Builder <i>Low Band</i>	A+	85	25,000	Single		4.95	2.25	10% / 10%	7 yrs	Included
Global Atlantic Financial Group Choice Income 7	A	85	25,000	Single		4.00	2.20	10% / 10%	7 yrs	Optional
Americo (Legacy) LibertyMark 7 *FEE*	A	85	10,000	Single			2.20	0% / 10%	7 yrs	
VALIC Power Index Elite (with GLB) <i>Low Band</i>	A	80	25,000	Single		3.75	2.20	0% / 10%	7 yrs	Included
VALIC Power Index Elite (with GLB) <i>High Band</i>	A	80	100,000	Single		5.00	2.20	0% / 10%	7 yrs	Included
Athene IA Ascent Accumulator 7 <i>Low Band</i>	A	83	10,000	Single			2.15	10% / 10%	7 yrs	
American General Life Insurance Company Power Index Plus Income (LIPM) <i>Low Band</i>	A	80	25,000	Single		4.25	2.15	0% / 10%	7 yrs	Included
American General Life Insurance Company Power Index Plus Income (LIPM) <i>High Band</i>	A	80	100,000	Single		5.50	2.15	0% / 10%	7 yrs	Included
Protective Life And Annuity (NY) Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	Single		3.70	2.15	10% / 10%	7 yrs	
SBLI USA Safe Solution 7 <i>Low Band</i>	A-	85	2,000 QL 5,000 NQ	Single		4.75	2.15	10% / 10%	7 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Midland National Life Savers Income 7 High Band	A+	85	250,000	Single		5.50	2.15	Int / 5%	7 yrs	Included
Symetra Life Insurance Company Symetra Income Edge (No MVA) High Band	A	85	100,000	Single		5.00	2.15	10% / 10%	7 yrs	Included
Symetra Life Insurance Company Symetra Income Edge Pro High Band	A	85	100,000	Single		5.00	2.15	10% / 10%	7 yrs	Included
Protective Life Asset Builder 7 High Band	A+	85	100,000	1 Year or Less		5.10	2.10	10% / 10%	7 yrs	
Integrity Life Insurance Company Integrity Index™7 - Two	A+	85	15,000	Single			2.10	10% / 10%	7 yrs	Optional
Lincoln Financial Group Lincoln OptiBlend 7 High Band	A+	85	100,000	FPA		5.00	2.10	10% / 10%	7 yrs	Optional
VALIC Power Index Elite (No GLB) Low Band	A	85	25,000	Single		3.50	2.10	0% / 10%	7 yrs	
VALIC Power Index Elite (No GLB) High Band	A	85	100,000	Single		4.50	2.10	0% / 10%	7 yrs	
Protective Life Protective Indexed Annuity II 7 High Band	A+	85	100,000	Single		5.10	2.10	10% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Edge Frontier 7 Low Band	A	85	10,000	Single		5.10	2.10	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Income Edge High Band	A	85	100,000	Single		4.75	2.10	10% / 10%	7 yrs	Included
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 7 High Band	A+	85	250,000	FPA		5.00	2.05	0% / 10%	7 yrs	Optional
Pacific Life Pacific Index Dimensions 7 Year High Band	A+	80	100,000	FPA		4.30	2.05	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Dimensions 7 Year MVA High Band	A+	80	100,000	FPA		4.30	2.05	10% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Edge 7 Low Band	A	85	10,000	Single		4.50	2.05	10% / 10%	7 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Symetra Life Insurance Company Symetra Edge GPS 7 Plus <i>Low Band</i>	A	85	10,000	Single		4.50	2.05	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge GPS SM 7 <i>Low Band</i>	A	85	10,000	Single		4.75	2.05	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge Plus 7 <i>Low Band</i>	A	85	10,000	Single		4.75	2.05	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Edge Pro 7 <i>Low Band</i>	A	85	10,000	Single		4.75	2.05	10% / 10%	7 yrs	
EquiTrust Life Insurance Company Income MarcSeven Index Annuity	B++	80	10,000	FPA		3.50	2.00	Int / 10%	7 yrs	Included
The Standard Index Select Annuity 7 <i>Low Band</i>	A	90	15,000	1 Year or Less		4.75	2.00	0% / 10%	7 yrs	
The Standard Index Select Annuity 7 <i>High Band</i>	A	90	100,000	1 Year or Less		5.25	2.00	0% / 10%	7 yrs	
The Standard Index Select Annuity 7 (Blue Series) <i>Low Band</i>	A	90	15,000	1 Year or Less		4.25	2.00	0% / 10%	7 yrs	
The Standard Index Select Annuity 7 (Blue Series) <i>High Band</i>	A	90	100,000	1 Year or Less		4.75	2.00	0% / 10%	7 yrs	
Integrity Life Insurance Company Integrity Index TM 7	A+	85	15,000	Single			2.00	10% / 10%	7 yrs	Optional
Lincoln Financial Group Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		4.25	2.00	10% / 10%	7 yrs	Optional
Lincoln Financial Group Lincoln OptiChoice 7 <i>High Band</i>	A+	85	100,000	FPA			2.00	10% / 10%	7 yrs	Optional
Nationwide Life and Annuity Insurance Company Nationwide Summit MVA <i>High Band</i>	A+	100	100,000	Single		5.50	2.00	10% / 10%	7 yrs	
Sagicor Life Insurance Company Sage Secure 7	A-	90	10,000	Single		5.25	2.00	0% / 10%	7 yrs	
Midland National Life Savers Income 7 <i>Low Band</i>	A+	85	20,000	Single		5.00	2.00	Int / 5%	7 yrs	Included

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Minnesota Life SecureLink Future 7	A+	80	10,000	Single		3.80	2.00	0% / 10%	7 yrs	Optional
The Standard Strategic Choice Annuity 7	A	80	15,000	1 Year or Less			2.00	0% / 10%	7 yrs	
Protective Life Asset Builder 7 Low Band	A+	85	10,000	1 Year or Less		4.80	1.95	10% / 10%	7 yrs	
Global Atlantic Financial Group ForeIncome 7	A	85	25,000	Single		4.00	1.95	10% / 10%	7 yrs	Included
Americo (Legacy) LibertyMark 7 Plus *FEE*	A	85	10,000	Single			1.95	0% / 10%	7 yrs	
Protective Life Protective Indexed Annuity II 7 Low Band	A+	85	10,000	Single		4.80	1.95	10% / 10%	7 yrs	Optional
Lincoln Financial Group Lincoln OptiChoice 7 Low Band	A+	85	2,000 QL 5,000 NQ	FPA			1.90	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Dimensions 7 Year Low Band	A+	80	25,000	FPA		3.80	1.85	10% / 10%	7 yrs	Optional
Pacific Life Pacific Index Dimensions 7 Year MVA Low Band	A+	80	25,000	FPA		3.80	1.85	10% / 10%	7 yrs	Optional
American National Life Insurance Company of NY Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	Single			1.85	10% / 10%	7 yrs	
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 7 High Band	A+	80	100,000	FPA			1.80	10% / 10%	7 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 7 Mid Band	A+	85	100,000	FPA		4.50	1.80	0% / 10%	7 yrs	Optional
Delaware Life Assured Income 7	A-	80	25,000	FPA		4.50	1.75	0% / 10%	7 yrs	Optional
Athene IA Athene Performance Elite® 7	A	83	10,000	Single		4.75	1.75	0% / 10%	7 yrs	
Nationwide Life and Annuity Insurance Company Nationwide Peak MVA High Band	A+	100	100,000	Single		5.00	1.75	10% / 10%	7 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders	
Nationwide Life and Annuity Insurance Company Nationwide Summit <i>High Band</i>	A+	100	100,000	Single		5.00	1.75	10% / 10%	7 yrs		
Nationwide Life and Annuity Insurance Company Nationwide Summit MVA <i>Low Band</i>	A+	100	25,000	Single		5.00	1.75	10% / 10%	7 yrs		
American General Life Insurance Company Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		4.25	1.75	0% / 10%	7 yrs		
American General Life Insurance Company Power 7 Protector <i>High Band</i>	A	85	100,000	Single		5.25	1.75	0% / 10%	7 yrs		
VOYA Insurance and Annuity Company Voya Journey Index Annuity	A	80	15,000	Single			1.75	Int / 5%	7 yrs		
VOYA Insurance and Annuity Company Voya Quest 7 <i>Low Band</i>	A	80	15,000	FPA		2.25	1.75	Int / 10%	7 yrs	Optional	
VOYA Insurance and Annuity Company Voya Quest 7 <i>High Band</i>	A	80	75,000	FPA		3.50	1.75	Int / 10%	7 yrs	Optional	
Midland National Life IncomeVantage 7 <i>High Band</i>	A+	85	250,000	FPA		3.85	1.70	0% / 5%	7 yrs	Included	
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 7 <i>Low Band</i>	A+	80	2,000 QL 5,000 NQ	FPA			1.70	10% / 10%	7 yrs		
Athene IA Athene Performance Elite 7 Plus sm	A	83	10,000	Single		4.00 to 5.00	4.50	1.65	10% / 10%	7 yrs	
Symetra Life Insurance Company Symetra Income Edge Pro <i>Low Band</i>	A	85	10,000	Single		3.75	1.65	10% / 10%	7 yrs	Included	
Mass Mutual Index Horizons (GLWB) <i>Low Band</i>	A++	78 QL 80 NQ	25,000	Single		4.25	1.60	10% / 10%	7 yrs	Optional	
Mass Mutual Index Horizons (GLWB) <i>High Band</i>	A++	78 QL 80 NQ	100,000	Single		4.75	1.60	10% / 10%	7 yrs	Optional	
Mass Mutual Index Horizons (Without GLWB) <i>Low Band</i>	A++	75 QL 85 NQ	25,000	Single		3.50	1.60	10% / 10%	7 yrs		
Mass Mutual Index Horizons (Without GLWB) <i>High Band</i>	A++	75 QL 85 NQ	100,000	Single		4.00	1.60	10% / 10%	7 yrs		

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 7 <i>Low Band</i>	A+	85	10,000	FPA		4.00	1.60	0% / 10%	7 yrs	Optional
Symetra Life Insurance Company Symetra Income Edge <i>Low Band</i>	A	85	10,000	Single		3.75	1.60	10% / 10%	7 yrs	Included
Symetra Life Insurance Company Symetra Income Edge (No MVA) <i>Low Band</i>	A	85	10,000	Single		4.00	1.60	10% / 10%	7 yrs	Included
North American Company IncomeChoice 7 <i>High Band</i>	A+	85	250,000	FPA		3.85	1.55	0% / 5%	7 yrs	Included
Midland National Life IncomeVantage 7 <i>Low Band</i>	A+	85	20,000	FPA		3.50	1.55	0% / 5%	7 yrs	Included
Jackson National Life Jackson AscenderPlus Select® 7 <i>High Band</i>	A+	85	100,000	1 Year or Less		3.25	1.55	10% / 10%	7 yrs	
American General Life Insurance Company Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		2.65	1.55	0% / 10%	7 yrs	Included
American General Life Insurance Company Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		3.30	1.55	0% / 10%	7 yrs	Included
Jackson National Life Select Annual Reset <i>High Band</i>	A+	85	100,000	Single		2.50	1.55	10% / 10%	7 yrs	
Athene IA Ascent Pro 7	A	80	5,000	Single		3.25	1.50	10% / 10%	7 yrs	Optional
Security Benefit Life Foundations 7	A-	80	25,000	FPA	1.00	4.75	1.50	0% / 10%	7 yrs	Optional
Nationwide Life and Annuity Insurance Company Nationwide Peak <i>High Band</i>	A+	100	100,000	Single		4.50	1.50	10% / 10%	7 yrs	
Nationwide Life and Annuity Insurance Company Nationwide Peak MVA <i>Low Band</i>	A+	100	25,000	Single		4.50	1.50	10% / 10%	7 yrs	
Nationwide Life and Annuity Insurance Company Nationwide Summit <i>Low Band</i>	A+	100	25,000	Single		4.50	1.50	10% / 10%	7 yrs	
North American Company IncomeChoice 7 <i>Low Band</i>	A+	85	20,000	FPA		3.50	1.40	0% / 5%	7 yrs	Included

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
National Western Life Core Dynamic 7	A	90	5,000 QL 10,000 NQ	FPA			1.30	0% / 10%	7 yrs	Optional
Jackson National Life Jackson AscenderPlus Select® 7 Low Band	A+	85	5,000 QL 10,000 NQ	1 Year or Less			2.25	1.25 10% / 10%	7 yrs	
Nationwide Life and Annuity Insurance Company Nationwide Peak Low Band	A+	100	25,000	Single			4.00	1.25 10% / 10%	7 yrs	
Jackson National Life Select Annual Reset Low Band	A+	85	5,000 QL 10,000 NQ	Single			1.00	1.25 10% / 10%	7 yrs	
Fidelity & Guaranty Life FG AccumulatorPlus 7	B++	85	10,000	FPA			4.50	1.00 0% / 10%	7 yrs	
The Standard Index Growth Annuity 7 Low Band	A	90	15,000	Single			3.50	1.00 Int / 10%	7 yrs	
The Standard Index Growth Annuity 7 High Band	A	90	100,000	Single			4.00	1.00 Int / 10%	7 yrs	
Fidelity & Guaranty Life Prosperity Elite 7 Enhancement	B++	85	10,000	FPA	1.00 to 2.00		3.25	1.00 0% / 10%	7 yrs	
Fidelity & Guaranty Life Prosperity Elite 7 Protection	B++	85	10,000	FPA	2.00 to 4.00		3.25	1.00 0% / 10%	7 yrs	Included
Protective Life And Annuity (NY) Protective Indexed Annuity 7 with ROP NY Low Band	A+	85	10,000	Single			2.10	1.00 10% / 10%	7 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 7 with ROP NY High Band	A+	85	100,000	Single			2.40	1.00 10% / 10%	7 yrs	
Protective Life Protective Indexed Annuity II 7 with ROP Low Band	A+	85	10,000	Single			3.70	1.00 10% / 10%	7 yrs	Optional
Protective Life Protective Indexed Annuity II 7 with ROP High Band	A+	85	100,000	Single			4.00	1.00 10% / 10%	7 yrs	Optional
United States Life Insurance Co. (NY) Power Index 7 No ROP Low Band	A	70 QL 75 NQ	10,000	Single			4.50	0% / 10%	7 yrs	
United States Life Insurance Co. (NY) Power Index 7 No ROP High Band	A	70 QL 75 NQ	100,000	Single			5.25	0% / 10%	7 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
United States Life Insurance Co. (NY) Power Index 7 ROP <i>Low Band</i>	A	70 QL 75 NQ	10,000	Single		4.50		0% / 10%	7 yrs	
United States Life Insurance Co. (NY) Power Index 7 ROP <i>High Band</i>	A	70 QL 75 NQ	100,000	Single		5.25		0% / 10%	7 yrs	
AIG Power Index Choice Annuity 7 <i>Low Band</i>	A	70 QL 75 NQ	10,000	Single		3.75		0% / 10%	7 yrs	
AIG Power Index Choice Annuity 7 <i>High Band</i>	A	70 QL 75 NQ	100,000	Single		4.25		0% / 10%	7 yrs	
AIG Power Index Choice Annuity 7 GROP <i>Low Band</i>	A	70 QL 75 NQ	10,000	Single		3.25		0% / 10%	7 yrs	
AIG Power Index Choice Annuity 7 GROP <i>High Band</i>	A	70 QL 75 NQ	100,000	Single		3.50		0% / 10%	7 yrs	
Principal Financial Group Secure Choice 7 <i>Low Band</i>	A+	85	10,000	Single		5.05		10% / 10%	7 yrs	
Principal Financial Group Secure Choice 7 <i>High Band</i>	A+	85	50,000	Single		5.30		10% / 10%	7 yrs	
6-Year Surrender Period										
Pacific Life Pacific Index Choice 6 <i>Low Band</i>	A+	85	25,000	Single	0.25	4.60	2.55	10% / 10%	6 yrs	Optional
Pacific Life Pacific Index Choice 6 <i>High Band</i>	A+	85	100,000	Single	0.25	5.05	2.55	10% / 10%	6 yrs	Optional
Global Atlantic Financial Group ForeAccumulation 6	A	85	25,000	Single		5.80	2.50	10% / 10%	6 yrs	
Lincoln Financial Group Lincoln New Directions 6 <i>High Band</i>	A+	85	100,000	Single			2.40	10% / 10%	6 yrs	
Lincoln Financial Group Lincoln New Directions 6 <i>Low Band</i>	A+	85	10,000	Single			2.25	10% / 10%	6 yrs	
Protective Life Asset Builder 6 <i>High Band</i>	A+	85	100,000	1 Year or Less		5.05	2.05	10% / 10%	6 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
VOYA Insurance and Annuity Company Voya Wealth Builder 6 <i>Low Band</i>	A	80	15,000	FPA		3.50	2.00	0% / 5%	6 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 6 <i>Mid Band</i>	A	80	100,000	FPA		4.50	2.00	0% / 5%	6 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 6 <i>High Band</i>	A	80	750,000	FPA		4.75	2.00	0% / 5%	6 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 6 with RenewalFLEX <i>Low Band</i>	A	80	15,000	FPA		3.00	2.00	0% / 5%	6 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 6 with RenewalFLEX <i>Mid Band</i>	A	80	100,000	FPA		4.00	2.00	0% / 5%	6 yrs	
VOYA Insurance and Annuity Company Voya Wealth Builder 6 with RenewalFLEX <i>High Band</i>	A	80	750,000	FPA		4.25	2.00	0% / 5%	6 yrs	
Protective Life Asset Builder 6 <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.75	1.90	10% / 10%	6 yrs	
American Equity Investment Life Insurance Company Choice Series 6 MVA Option (ICC14 IDX8-6)	A-	85	10,000	FPA		4.75	1.90	0% / 5%	6 yrs	Optional
Eagle Life Eagle Select 6 with MVA	A-	85	10,000	FPA		4.75	1.90	Int / 5%	6 yrs	Optional
American Equity Investment Life Insurance Company Choice Series 6 (ICC14 IDX8-6)	A-	85	10,000	FPA		4.50	1.80	0% / 10%	6 yrs	Optional
Eagle Life Eagle Select 6	A-	85	10,000	FPA		4.50	1.80	Int / 10%	6 yrs	Optional
Brighthouse Life Insurance Company Shield Level 10 Annuity	A	70 QL 85 NQ	25,000	Single		10.00	1.50	0% / 10%	6 yrs	
▼ The product below (AssuranceProtect 6®) will be withdrawn from sale effective 02/23/2018										
Great American Life Insurance Company AssuranceProtect 6® <i>High Band</i>	A	85	100,000	Single		4.10	1.45	10% / 10%	6 yrs	Optional
▼ The product below (AssuranceProtect 6®) will be withdrawn from sale effective 02/23/2018										
Great American Life Insurance Company AssuranceProtect 6® <i>Low Band</i>	A	85	10,000	Single		3.85	1.35	10% / 10%	6 yrs	Optional

Brighthouse Life Insurance Company Shield Level Select 6-Year Annuity	A	70 QL 85 NQ	25,000	Single	8.50	1.00	0% / 10%	6 yrs
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Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Principal Financial Group Secure Choice 6 <i>Low Band</i>	A+	85	10,000	Single		4.90		0% / 10%	6 yrs	
Principal Financial Group Secure Choice 6 <i>High Band</i>	A+	85	50,000	Single		5.15		0% / 10%	6 yrs	
5-Year Surrender Period										
Sentinel Security Life Insurance Company Personal Choice Plus+ (86-90) *FEE*	B++	90	5,000	Single			3.20	0% / 0%	5 yrs	
Sentinel Security Life Insurance Company Personal Choice Plus+ *FEE FOR WAIVERS*	B++	85	5,000	Single		6.00	3.20	0% / 0%	5 yrs	
Atlantic Coast Life Safe Anchor (86-89) *FEE*	B++	86	5,000	Single			3.20	0% / 0%	5 yrs	
Atlantic Coast Life Safe Anchor *FEE FOR WAIVERS*	B++	90	5,000	Single		6.00	3.20	0% / 0%	5 yrs	
Pacific Life Pacific Index Advisory 5 <i>Low Band</i>	A+	85	25,000	Single		5.85	3.10	10% / 10%	5 yrs	
Pacific Life Pacific Index Advisory 5 <i>High Band</i>	A+	85	100,000	Single		6.50	3.10	10% / 10%	5 yrs	
Sentinel Security Life Insurance Company Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS*	B++	90	5,000	Single		6.00	3.10	0% / 0%	5 yrs	
Atlantic Coast Life Safe Anchor FL *FEE FOR WAIVERS*	B++	90	5,000	Single		6.00	3.10	0% / 0%	5 yrs	
Great American Life Insurance Company American Landmark 5 <i>High Band</i>	A	89	100,000	Single		6.10	3.00	10% / 10%	5 yrs	
Great American Life Insurance Company American Landmark 5 Non-MVA <i>High Band</i>	A	89	100,000	Single		5.95	2.90	10% / 10%	5 yrs	
Reliance Standard Life Keystone 5 Index Annuity	A+	85	10,000	Single		5.40	2.90	10% / 10%	5 yrs	
Reliance Standard Life Keystone 5 Index Annuity (AL)	A+	85	10,000	Single		5.40	2.90	10% / 10%	5 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Lincoln Financial Group Lincoln Core Capital <i>High Band</i>	A+	85	100,000	Single		6.70	2.90	10% / 10%	5 yrs	Optional
Great American Life Insurance Company American Landmark 5 <i>Low Band</i>	A	89	10,000	Single		5.85	2.85	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Advisory Edge 5 <i>High Band</i>	A	85	100,000	Single		6.60	2.85	10% / 10%	5 yrs	
Great American Life Insurance Company American Landmark 5 Non-MVA <i>Low Band</i>	A	89	10,000	Single		5.60	2.75	10% / 10%	5 yrs	
Global Atlantic Financial Group Choice Accumulation 5	A	85	25,000	Single		5.50	2.75	10% / 10%	5 yrs	
Lincoln Financial Group Lincoln Core Capital <i>Low Band</i>	A+	85	10,000	Single		5.70	2.65	10% / 10%	5 yrs	Optional
Great American Life Insurance Company AssuranceSelect 5 <i>High Band</i>	A	89	100,000	Single		5.75	2.55	10% / 10%	5 yrs	
Pacific Life Pacific Index Foundation 5 <i>High Band</i>	A+	85	100,000	Single		5.05	2.55	10% / 10%	5 yrs	Optional
Oxford Life Insurance Company Select 5	A-	80	20,000	Single		4.45	2.55	0% / 10%	5 yrs	Optional
Symetra Life Insurance Company Symetra Edge Plus 5 <i>High Band</i>	A	85	100,000	Single		5.75	2.55	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge Pro 5 <i>High Band</i>	A	85	100,000	Single		5.75	2.55	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge GPS SM 5 <i>High Band</i>	A	85	100,000	Single		5.75	2.50	10% / 10%	5 yrs	
Global Atlantic Financial Group ForeAccumulation 5	A	85	25,000	Single		5.65	2.45	10% / 10%	5 yrs	
Great American Life Insurance Company AssuranceSelect 5 <i>Low Band</i>	A	89	10,000	Single		5.45	2.40	10% / 10%	5 yrs	
Lincoln Financial Group Lincoln Covered Choice 5 <i>High Band</i>	A+	85	100,000	Single		5.70	2.40	10% / 10%	5 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Symetra Life Insurance Company Symetra Edge 5 <i>High Band</i>	A	85	100,000	Single		5.50	2.40	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge Frontier 5 <i>High Band</i>	A	85	100,000	Single		5.50	2.40	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge GPS 5 Plus <i>High Band</i>	A	85	100,000	Single		5.50	2.40	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Advisory Edge 5 <i>Low Band</i>	A	85	10,000	Single		5.50	2.35	10% / 10%	5 yrs	
Pacific Life Pacific Index Foundation 5 <i>Low Band</i>	A+	85	25,000	Single		4.60	2.30	10% / 10%	5 yrs	Optional
Lincoln Financial Group Lincoln Covered Choice 5 <i>Low Band</i>	A+	85	10,000	Single		4.70	2.25	10% / 10%	5 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	Single		3.75	2.25	10% / 10%	5 yrs	
SBLI USA Safe Solution 5 <i>High Band</i>	A-	85	100,000	Single		4.25	2.25	10% / 10%	5 yrs	
Athene IA Ascent Accumulator 5 <i>High Band</i>	A	85	100,000	Single			2.15	10% / 10%	5 yrs	
Athene IA Athene Protector 5 *ROP for FEE*	A	85	10,000	Single		5.00	2.15	10% / 10%	5 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	Single		3.45	2.10	10% / 10%	5 yrs	
SBLI USA Safe Solution 5 <i>Low Band</i>	A-	85	2,000 QL 5,000 NQ	Single		3.75	2.10	10% / 10%	5 yrs	
Protective Life Asset Builder 5 <i>High Band</i>	A+	85	100,000	1 Year or Less		5.00	2.00	10% / 10%	5 yrs	
The Standard Index Select Annuity 5 <i>Low Band</i>	A	90	15,000	1 Year or Less		4.50	2.00	0% / 10%	5 yrs	
The Standard Index Select Annuity 5 <i>High Band</i>	A	90	100,000	1 Year or Less		5.00	2.00	0% / 10%	5 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
The Standard Index Select Annuity 5 (Blue Series) <i>Low Band</i>	A	90	15,000	1 Year or Less		4.00	2.00	0% / 10%	5 yrs	
The Standard Index Select Annuity 5 (Blue Series) <i>High Band</i>	A	90	100,000	1 Year or Less		4.50	2.00	0% / 10%	5 yrs	
Lincoln Financial Group Lincoln OptiChoice 5 <i>High Band</i>	A+	85	100,000	FPA			2.00	10% / 10%	5 yrs	Optional
Protective Life Protective Indexed Annuity II 5 <i>High Band</i>	A+	85	100,000	Single		5.00	2.00	10% / 10%	5 yrs	Optional
Symetra Life Insurance Company Symetra Edge 5 <i>Low Band</i>	A	85	10,000	Single		4.25	2.00	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge GPS 5 Plus <i>Low Band</i>	A	85	10,000	Single		4.25	2.00	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge GPS SM 5 <i>Low Band</i>	A	85	10,000	Single		4.50	2.00	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge Plus 5 <i>Low Band</i>	A	85	10,000	Single		4.50	2.00	10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra Edge Pro 5 <i>Low Band</i>	A	85	10,000	Single		4.50	2.00	10% / 10%	5 yrs	
Athene IA Ascent Accumulator 5 <i>Low Band</i>	A	85	10,000	Single			1.90	10% / 10%	5 yrs	
Global Atlantic Financial Group ForeIncome 5	A	85	25,000	Single		3.75	1.90	10% / 10%	5 yrs	Included
Symetra Life Insurance Company Symetra Edge Frontier 5 <i>Low Band</i>	A	85	10,000	Single		4.25	1.90	10% / 10%	5 yrs	
Protective Life Asset Builder 5 <i>Low Band</i>	A+	85	10,000	1 Year or Less		4.70	1.85	10% / 10%	5 yrs	
Protective Life Protective Indexed Annuity II 5 <i>Low Band</i>	A+	85	10,000	Single		4.70	1.85	10% / 10%	5 yrs	Optional
Lincoln Financial Group Lincoln OptiChoice 5 <i>Low Band</i>	A+	85	2,000 QL 5,000 NQ	FPA			1.80	10% / 10%	5 yrs	Optional

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 5 High Band	A+	85	250,000	FPA		4.30	1.75	0% / 10%	5 yrs	Optional
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 5 High Band	A+	85	100,000	FPA			1.70	10% / 10%	5 yrs	
Lincoln Life & Annuity of New York Lincoln OptiChoice NY 5 Low Band	A+	85	2,000 QL 5,000 NQ	FPA			1.60	10% / 10%	5 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 5 Mid Band	A+	85	100,000	FPA		3.80	1.55	0% / 10%	5 yrs	Optional
Sagicor Life Insurance Company Sage Secure 5	A-	90	10,000	Single		4.75	1.55	0% / 10%	5 yrs	
VOYA Insurance and Annuity Company Voya Quest 5 Low Band	A	80	15,000	FPA		2.00	1.55	Int / 10%	5 yrs	Optional
VOYA Insurance and Annuity Company Voya Quest 5 High Band	A	80	75,000	FPA		3.25	1.55	Int / 10%	5 yrs	Optional
Transamerica Life Secure Retirement Index Annuity 5 Low Band	A+	80	10,000	Single	0.25	5.00	1.50	10% / 10%	5 yrs	
Transamerica Life Secure Retirement Index Annuity 5 High Band	A+	80	100,000	Single	0.25	5.50	1.50	10% / 10%	5 yrs	
Midland National Life (Sammons Retirement Solutions) LiveWell® Preferred 5 Low Band	A+	85	10,000	FPA		3.30	1.30	0% / 10%	5 yrs	Optional
Security Benefit Life Foundations 5	A-	80	25,000	FPA	1.00	3.25	1.25	0% / 10%	5 yrs	
VOYA Insurance and Annuity Company Voya Quest 5 ROP Low Band	A	80	15,000	FPA		1.00	1.05	Int / 10%	5 yrs	Optional
VOYA Insurance and Annuity Company Voya Quest 5 ROP High Band	A	80	75,000	FPA		2.25	1.05	Int / 10%	5 yrs	Optional
The Standard Index Growth Annuity 5 Low Band	A	90	15,000	Single		3.00	1.00	Int / 10%	5 yrs	
The Standard Index Growth Annuity 5 High Band	A	90	100,000	Single		3.50	1.00	Int / 10%	5 yrs	

Carrier / Product Name	AM Best	Issue Age	Min Premium	Premium Type	Premium Bonus	Annual Point-to-Point Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLIB Riders
Protective Life And Annuity (NY) Protective Indexed Annuity 5 with ROP NY <i>Low Band</i>	A+	85	10,000	Single		1.85	1.00	10% / 10%	5 yrs	
Protective Life And Annuity (NY) Protective Indexed Annuity 5 with ROP NY <i>High Band</i>	A+	85	100,000	Single		2.15	1.00	10% / 10%	5 yrs	
Protective Life Protective Indexed Annuity II 5 with ROP <i>Low Band</i>	A+	85	10,000	Single		3.55	1.00	10% / 10%	5 yrs	Optional
Protective Life Protective Indexed Annuity II 5 with ROP <i>High Band</i>	A+	85	100,000	Single		3.85	1.00	10% / 10%	5 yrs	Optional
Principal Financial Group Secure Choice 5 <i>Low Band</i>	A+	85	10,000	Single		4.85		10% / 10%	5 yrs	
Principal Financial Group Secure Choice 5 <i>High Band</i>	A+	85	50,000	Single		5.10		10% / 10%	5 yrs	
Symetra Life Insurance Company Symetra LINK® Fixed Indexed Annuity—Series 1	A	85	25,000	Single				10% / 10%	5 yrs	
4-Year Surrender Period										
Principal Financial Group Secure Choice 4 <i>Low Band</i>	A+	85	10,000	Single		4.50		10% / 10%	4 yrs	
Principal Financial Group Secure Choice 4 <i>High Band</i>	A+	85	50,000	Single		4.70		10% / 10%	4 yrs	
3-Year Surrender Period										
Oxford Life Insurance Company Select 3	A-	80	20,000	Single		3.55	2.10	0% / 10%	3 yrs	Optional
Brighthouse Life Insurance Company Shield Level Select 3-Year Annuity	A	70 QL 85 NQ	25,000	Single			1.00	0% / 10%	3 yrs	