

Fixed Indexed Annuities

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
5-Year Surrender Period											
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less		11.00	5.25	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA		10.00	5.50	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 MVA	B++	85	5,000	Single		9.65	4.50	0% / 10%	5 yrs	Optional	0-75: 7.00+ 76-80: 5.75+ 81-UP: 3.50+
7-Year Surrender Period											
SILAC Denali Bonus 7 MVA	B+	90	10,000	1 Year or Less	5.50 to 8.00	9.25	4.25	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single		11.50	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-89: 2.63+
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA		10.00	5.50	Int / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less		9.00	4.25	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		11.50	5.50	0% / 5%	7 yrs	Included	0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
10-Year Surrender Period											
FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA	A-	85	10,000	FPA	5.00 to 9.00	10.00	4.50	0% / 10%	10 yrs	Included	0-75: 8.00+ 76-80: 6.00+ 81-85: 4.25+
SENTINEL SECURITY LIFE INS. CO. Accumulation Protector Plus with Rate Enhancement Rider MVA, FEE	B++	85	5,000	Single	10.00	12.25	5.70	0% / 10%	10 yrs		0-75: 8.25+ 76-80: 7.00+ 81-UP: 6.00+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i>	A+	80	100,000	FPA 2		10.50	7.50	0% / 10%	10 yrs		0-75: 6.50+ 76-UP: 4.50+

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SILAC Denali Bonus 10 MVA	B+	85	10,000	1 Year or Less	6.50 to 10.00	11.00	5.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single		12.00	9.00	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA	B++	80 NQ	50,000 NQ	FPA		10.00	5.50	0% / 10%	10 yrs		55-75: 8.00+ 76-80: 6.00+
EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA	B++	80	10,000	FPA		10.50	5.50	Int / 10%	10 yrs	Optional	0-80: 7.00+
CLEAR SPRING LIFE TriVysta MVA	A-	81	5,000 QL 10,000 NQ	1 Year or Less		10.25	4.50	0% / 10%	10 yrs	Optional	0-70: 7.00+ 71-75: 5.00+ 76-UP: 3.50+
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		14.00	5.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 10%	10 yrs		18-75: 7.00+ 18-75: 7.00+ 76-UP: 5.25+ 76-UP: 5.25+
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA High Band	A+	Owner: Any Age Annuitant: 85	100,000	Single		10.00	4.65	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.15+ 81-85: 3.55+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA	A+	80	20,000	1 Year or Less			3.20	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.50+