

| 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 |
|--|---------|---------------|-----------------------|----------------|-----------------|-----------------------|------------|------------------------------|----------|-------------|
| 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 | |
| EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA | B++ | 90 | 10,000 | FPA | | 10.00 | 5.00 | Int / 10% | 5 yrs | |
| SENTINEL SECURITY LIFE INS. CO. Retirement Plus Multiplier 5 MVA | B++ | 85 | 5,000 | Single | | 11.50 | 5.00 | 0% / 10% | 5 yrs | Optional |
| 7-Year Surrender Period | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | 9.75 | 8.00 | 0% / 10% | 7 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA | B++ | 85 | 10,000 | FPA | | 10.00 | 5.00 | Int / 10% | 7 yrs | Optional |
| SILAC Denali 7 MVA | B+ | 90 | 10,000 | 1 Year or Less | | 9.25 | 4.75 | 0% / 5% | 7 yrs | Included |
| CLEAR SPRING LIFE Highlander 7 MVA | A- | 80 | 5,000 QL 10,000 NQ | 1 Year or Less | | 9.00 | 4.50 | 0% / 10% | 7 yrs | |
| SILAC Denali Bonus 7 MVA | B+ | 90 | 10,000 | 1 Year or Less | 5.50 to 8.00 | 7.25 | 3.50 | 0% / 5% | 7 yrs | Included |
| 10-Year Surrender Period | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | 10.00 | 9.25 | 0% / 10% | 10 yrs | |
| ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> | A+ | 80 | 100,000 | FPA 2 | | 9.25 | 8.00 | 0% / 10% | 10 yrs | |
| 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 | |
| EQUITRUST LIFE INSURANCE COMPANY Bridge Annuity MVA | B++ | 80 NQ | 50,000 NQ | FPA | | 10.00 | 5.00 | 0% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY Market Value Index MVA | B++ | 80 | 10,000 | FPA | | 10.00 | 5.00 | Int / 10% | 10 yrs | Optional |
| SILAC Denali 10 MVA | B+ | 85 | 10,000 | 1 Year or Less | | 11.25 | 4.75 | 0% / 5% | 10 yrs | Included |
| CLEAR SPRING LIFE TriVysta MVA | A- | 81 | 5,000 QL 10,000 NQ | 1 Year or Less | | 10.25 | 4.75 | 0% / 10% | 10 yrs | Optional |

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|---|---------|---------------------------------|-------------|----------------|---------------|-----------------------|------------|------------------------------|----------|-------------|
| NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA High Band | A+ | Owner: Any Age Annuitant: 85 | 100,000 | Single | | 10.00 | 4.35 | 10% / 10% | 10 yrs | Optional |
| SILAC Denali Bonus 10 MVA | B+ | 85 | 10,000 | 1 Year or Less | 6.50 to 10.00 | 8.50 | 4.25 | 0% / 5% | 10 yrs | Included |
| AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA | A- | 80 | 5,000 | FPA | | 8.50 | 4.00 | Int / 10% | 10 yrs | |
| FIDELITY & GUARANTY LIFE FG Accelerator Plus 10 MVA | A | 85 | 10,000 | FPA | 5.00 to 9.00 | 9.25 | 4.00 | 0% / 10% | 10 yrs | Included |
| ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 Annuity MVA | A+ | 80 | 20,000 | 1 Year or Less | | | 2.80 | 0% / 10% | 10 yrs | Included |