

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										
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
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less		11.00	5.25	10% / 10%	5 yrs	
7-Year Surrender Period										
SILAC Denali 7 MVA	B+	90	10,000	1 Year or Less		9.25	4.75	0% / 5%	7 yrs	Included
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
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single		9.75	8.00	0% / 10%	7 yrs	
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	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA		10.00	5.00	Int / 10%	7 yrs	Optional
10-Year Surrender Period										
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	
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
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	
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 10 MVA	A-	80	5,000	FPA		8.50	4.00	Int / 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	
SILAC Denali 10 MVA	B+	85	10,000	1 Year or Less		11.25	4.75	0% / 5%	10 yrs	Included
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

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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
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single		10.00	9.25	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
NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 85	100,000	Single		10.00	4.35	10% / 10%	10 yrs	Optional
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