

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	Fixed 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 1.50			8.00	7.40 / 3.90	0% / 10%	10 yrs	
AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.50	5.05	0% / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA			9.00	5.00	0% / 10%	10 yrs	Optional
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			9.25	5.00	Int / 10%	10 yrs	
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single	+40% BOOST		8.00	4.50	0% / 7%	10 yrs	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA	B++	85	10,000	1 Year or Less			9.50	4.00	0% / 10%	10 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 10 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.00	10% / 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	3.55	10% / 10%	10 yrs	Optional
AXONIC INSURANCE Trailhead 10 PLUS MVA <i>High Band</i>	A-	89	100,000	Single	16.00		6.75	3.15	0% / 10%	10 yrs	
7-Year Surrender Period											
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.00	8.00	0% / 10%	7 yrs	
AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i>	A-	89	100,000	Single			10.50	5.05	0% / 10%	7 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	4.75	Int / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			14.00	4.15	10% / 10%	7 yrs	Optional
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA	B++	85	10,000	1 Year or Less			9.25	4.00	0% / 10%	7 yrs	
GLOBAL ATLANTIC FINANCIAL GROUP ForeAccumulation II 7 MVA <i>High Band</i>	A	85	100,000	Single			16.00	4.00	10% / 10%	7 yrs	Optional
AXONIC INSURANCE Trailhead 7 Plus MVA <i>High Band</i>	A-	89	100,000	Single	12.00		6.75	3.15	0% / 10%	7 yrs	

LTC

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5-Year Surrender Period											
AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.50	5.05	0% / 10%	5 yrs	
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.50	Int / 10%	5 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			13.00	4.00	10% / 10%	5 yrs	
FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA	B++	85	10,000	1 Year or Less			9.00	3.75	0% / 10%	5 yrs	
AXONIC INSURANCE Trailhead 5 PLUS MVA <i>High Band</i>	A-	89	100,000	Single	9.00		6.75	3.15	0% / 10%	5 yrs	
ASPIDA Synergy Choice Bonus 5 MVA <i>High Band</i>	A-	85	100,000	Single	5.00 to 8.00		8.00	2.50	0% / 10%	5 yrs	