

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 | | | 8.25 | 7.50 4.00 | 0% / 10% | 10 yrs | |
| AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 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 | |
| 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 | | | 9.25 | 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 | | 6.50 | 3.15 | 0% / 10% | 10 yrs | |
| ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz 222 + MVA PRL | A+ | 80 | 20,000 | FPA 1.50 | Premium + Event through 6/15 | | 4.50 | 2.80 | 0% / 10% | 10 yrs | Included |
| 7-Year Surrender Period | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | | 8.15 | 8.00 | 0% / 10% | 7 yrs | |
| AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 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 | | | 0.00 13.75 13.75 | 0.00 4.05 4.05 | 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 | | | 9.60 | 4.00 | 10% / 10% | 7 yrs | Optional |

LTC

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|---|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| AXONIC INSURANCE Trailhead 7 Plus MVA <i>High Band</i> | A- | 89 | 100,000 | Single | 12.00 | | 6.50 | 3.15 | 0% / 10% | 7 yrs | |
| 5-Year Surrender Period | | | | | | | | | | | |
| AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.25 | 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 | |
| SILAC Teton 5 MVA | B | 90 | 10,000 | 1 Year or Less | 2.00 High | | 7.75 | 4.00 | 0% / 5% | 5 yrs | Optional |
| 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 | | 6.50 | 3.15 | 0% / 10% | 5 yrs | |
| SILAC Teton Bonus 5 MVA | B | 90 | 10,000 | 1 Year or Less | 4.50 to 9.00 | | 5.75 | 2.75 | 0% / 5% | 5 yrs | Optional |