

# 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	
FIDELITY & GUARANTY LIFE FG Power Accumulator 10 MVA	A	85	10,000	FPA			+1.50 8.50 ↑ 10.00	0.00 4.00 ↑ 4.00	0% / 10%	10 yrs	
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											
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	
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs	
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN <i>High Band</i>	A++	85	100,000	FPA			13.75	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	

LTC

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FIDELITY & GUARANTY LIFE FG Power Accumulator 7 MVA	A	85	10,000	FPA			+1.50 8.25 ↑ 9.75	0.00 4.00 ↔ 4.00	0% / 10%	7 yrs	
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	
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			14.00	4.50	0% / 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	
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		8.25	3.50	0% / 5%	5 yrs	Optional
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	