

# 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                                                                                                                                                                       |         |                                 |             |                |               |             |                       |              |                              |          |          |
| LTC                     | ALLIANZ LIFE INS. CO. OF NORTH AMERICA<br>Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i>  PRL | A+      | 80                              | 100,000     | FPA 1.50       |               |             | 8.50                  | 7.90<br>4.40 | 0% / 10%                     | 10 yrs   |          |
|                         | EQUITRUST LIFE INSURANCE COMPANY<br>MarketValue Index MVA                                                                                                                                      | B++     | 85                              | 10,000      | FPA            |               |             | 10.00                 | 5.25         | Int / 10%                    | 10 yrs   |          |
|                         | AXONIC INSURANCE<br>Trailhead 10 MVA <i>High Band</i>                                                                                                                                          | A-      | 89                              | 100,000     | Single         |               |             | 10.25                 | 5.05         | 0% / 10%                     | 10 yrs   |          |
|                         | EQUITRUST LIFE INSURANCE COMPANY<br>Bridge LTC Annuity MVA                                                                                                                                     | B++     | 80 NQ                           | 50,000 NQ   | FPA            |               |             | 9.00                  | 5.00         | 0% / 10%                     | 10 yrs   | Optional |
|                         | ASPIDA<br>Synergy Choice Max 10 MVA <i>High Band</i>                                                                                                                                           | A-      | 85                              | 100,000     | Single         |               |             | 20.00                 | 4.50         | 0% / 10%                     | 10 yrs   |          |
|                         | GLOBAL ATLANTIC FINANCIAL GROUP<br>ForeAccumulation II 10 MVA <i>High Band</i>                                                                                                                 | A       | 85                              | 100,000     | Single         |               |             | 9.75                  | 4.25         | 10% / 10%                    | 10 yrs   | Optional |
|                         | FARMERS LIFE INSURANCE COMPANY<br>Farmers Harvest 10 MVA                                                                                                                                       | B++     | 85                              | 10,000      | 1 Year or Less |               |             | 9.50                  | 4.00         | 0% / 10%                     | 10 yrs   |          |
|                         | FIDELITY & GUARANTY LIFE<br>FG Power Accumulator 10 MVA                                                                                                                                        | A       | 85                              | 10,000      | FPA            |               |             | 10.00                 | 4.00         | 0% / 10%                     | 10 yrs   |          |
|                         | NATIONWIDE LIFE INSURANCE CO.<br>Nationwide Peak 10 MVA <i>High Band</i>                                                                                                                       | A+      | Owner: Any Age<br>Annuitant: 85 | 100,000     | Single         |               |             | 10.00                 | 3.55         | 10% / 10%                    | 10 yrs   | Optional |
|                         | AXONIC INSURANCE<br>Trailhead 10 PLUS MVA <i>High Band</i>                                                                                                                                     | A-      | 89                              | 100,000     | Single         | 20.00         |             | 6.00                  | 3.00         | 0% / 10%                     | 10 yrs   |          |
| 7-Year Surrender Period |                                                                                                                                                                                                |         |                                 |             |                |               |             |                       |              |                              |          |          |
|                         | AXONIC INSURANCE<br>Trailhead 7 MVA <i>High Band</i>                                                                                                                                           | A-      | 89                              | 100,000     | Single         |               |             | 10.25                 | 5.05         | 0% / 10%                     | 7 yrs    |          |
|                         | REVOL ONE FINANCIAL<br>AccumRev 7 MVA  PRL                                                                  | B++     | 85                              | 10,000      | Single         |               |             | 18.25                 | 5.00         | 10% / 10%                    | 7 yrs    |          |
|                         | EQUITRUST LIFE INSURANCE COMPANY<br>MarketSeven Index MVA                                                                                                                                      | B++     | 85                              | 10,000      | FPA            |               |             | 9.50                  | 5.00         | Int / 10%                    | 7 yrs    |          |
|                         | MASSMUTUAL ASCEND LIFE INS. CO.<br>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<br>Farmers Harvest 7 MVA                                                                                                                                        | B++     | 85                              | 10,000      | 1 Year or Less |               |             | 9.25                  | 4.00         | 0% / 10%                     | 7 yrs    |          |
|                         | AXONIC INSURANCE<br>Trailhead 7 Plus MVA <i>High Band</i>                                                                                                                                      | A-      | 89                              | 100,000     | Single         | 13.00         |             | 6.00                  | 3.00         | 0% / 10%                     | 7 yrs    |          |

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|-----------------------------------------------------------------------------|---------|---------------|-------------|----------------|---------------|-------------|-----------------------|------------|------------------------------|----------|----------|
| 5-Year Surrender Period                                                     |         |               |             |                |               |             |                       |            |                              |          |          |
| AXONIC INSURANCE<br>Trailhead 5 MVA <i>High Band</i>                        | A-      | 89            | 100,000     | Single         |               |             | 10.25                 | 5.05       | 0% / 10%                     | 5 yrs    |          |
| EQUITRUST LIFE INSURANCE COMPANY<br>MarketFive Index MVA                    | B++     | 90            | 10,000      | FPA            |               |             | 9.00                  | 4.75       | Int / 10%                    | 5 yrs    |          |
| ASPIDA<br>Synergy Choice Max 5 MVA <i>High Band</i>                         | A-      | 90            | 100,000     | Single         |               |             | 18.00                 | 4.50       | 0% / 10%                     | 5 yrs    |          |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>American Landmark 5 MVA <i>High Band</i> | A++     | 89            | 100,000     | 1 Year or Less |               |             | 13.00                 | 4.00       | 10% / 10%                    | 5 yrs    | Optional |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Harvest 5 MVA                     | B++     | 85            | 10,000      | 1 Year or Less |               |             | 9.00                  | 3.75       | 0% / 10%                     | 5 yrs    |          |
| AXONIC INSURANCE<br>Trailhead 5 PLUS MVA <i>High Band</i>                   | A-      | 89            | 100,000     | Single         | 10.00         |             | 6.00                  | 3.00       | 0% / 10%                     | 5 yrs    |          |