





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 | Base 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 2 | | | 8.00 | 7.80 4.30 | 0% / 10% | 10 yrs | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA | A | 84 | 20,000 | Single | | | 8.50 | 7.00 | 0% / 10% | 10 yrs | |
| GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP | A- | 80 | 20,000 | 1 Year or Less | | | 0.00 11.00  11.00 | +3.00 7.00  10.00 | 10% / 10% | 10 yrs | Optional |
| AXONIC INSURANCE SERVICES Trailhead 10 MVA <i>High Band</i> | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 10 yrs | |
| AMERICAN GENERAL LIFE INS. CO. Power 10 Protector MVA <i>High Band</i> | A | 75 | 100,000 | Single | | | 10.00 | 4.80 | 0% / 10% | 10 yrs | |
| RELIANCE STANDARD LIFE Reliance Accumulator 10 | A++ | 80 | 20,000 | Single | | | 9.50 | 4.60 | 10% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA | B++ | 80 NQ | 50,000 NQ | FPA | | | 8.00 | 4.50 | 0% / 10% | 10 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA | B++ | 85 | 10,000 | FPA | | | 8.00 | 4.50 | Int / 10% | 10 yrs | |
| FARMERS LIFE INSURANCE COMPANY Farmers Harvest 10 MVA | B++ | 85 | 10,000 | 1 Year or Less | | | 9.75 | 4.25 | 0% / 5% | 10 yrs | |
| NATIONWIDE LIFE INSURANCE CO. Nationwide Peak 10 MVA <i>High Band</i> | A+ | Owner: Any Age Annuitant: 85 | 100,000 | Single | | | 0.00 10.00  10.00 | 0.00 4.05  4.05 | 10% / 10% | 10 yrs | Optional |
| NORTH AMERICAN COMPANY Charter Plus 10 MVA <i>Low Band</i> | A+ | 79 | 20,000 | FPA | 9.00 to 18.00 | | 6.00 | 2.65 | 0% / 10% | 10 yrs | |
| ASPIDA Synergy Choice Bonus 10 MVA <i>High Band</i> | A- | 80 | 100,000 | Single | 12.00 to 15.00 | | 6.00 | 2.50 | 0% / 10% | 10 yrs | |
| 7-Year Surrender Period | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA | A | 84 | 20,000 | Single | | | 8.50 | 6.00 | 0% / 10% | 7 yrs | |

LTC

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 | Base Rate | Free Withdrawal Yr 1 Yr 2+ | SC Years | Riders |
|--|---------|---------------|-------------|----------------|---------------|-------------|------------------------|-----------------------|------------------------------|----------|----------|
| GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP | A- | 90 | 20,000 | 1 Year or Less | | | 0.00 13.00 13.00 | +3.00 6.00 9.00 | 10% / 10% | 7 yrs | Optional |
| AXONIC INSURANCE SERVICES Trailhead 7 MVA High Band | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 7 yrs | |
| MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA, LOAN High Band | A++ | 85 | 100,000 | FPA | | | 13.75 | 4.50 | 10% / 10% | 7 yrs | Optional |
| EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA | B++ | 85 | 10,000 | FPA | | | 8.00 | 4.50 | Int / 10% | 7 yrs | |
| FARMERS LIFE INSURANCE COMPANY Farmers Harvest 7 MVA | B++ | 85 | 10,000 | 1 Year or Less | | | 9.50 | 4.25 | 0% / 5% | 7 yrs | |
| 5-Year Surrender Period | | | | | | | | | | | |
| AXONIC INSURANCE SERVICES Trailhead 5 MVA High Band | A- | 89 | 100,000 | Single | | | 10.75 | 5.05 | 0% / 10% | 5 yrs | |
| GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP | A- | 90 | 20,000 | 1 Year or Less | | | 0.00 12.75 12.75 | +3.00 5.00 8.00 | 10% / 10% | 5 yrs | |
| RELIANCE STANDARD LIFE Reliance Accumulator 5 | A++ | 85 | 20,000 | Single | | | 9.50 | 4.70 | 10% / 10% | 5 yrs | |
| EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA | B++ | 90 | 10,000 | FPA | | | 7.50 | 4.25 | Int / 10% | 5 yrs | |
| FARMERS LIFE INSURANCE COMPANY Farmers Harvest 5 MVA | B++ | 85 | 10,000 | 1 Year or Less | | | 9.25 | 4.00 | 0% / 5% | 5 yrs | |
| ASPIDA Synergy Choice Bonus 5 MVA High Band | A- | 85 | 100,000 | Single | 5.00 to 8.00 | | 9.00 | 2.75 | 0% / 10% | 5 yrs | |