

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
16-Year Surrender Period												
Amer. Equity Investment Life Ins. Co.	Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.30	Int / 10%	16 yrs	Optional	18-75: 7.00+ 76-80: 5.25+
15-Year Surrender Period												
Athene IA	Athene Performance Elite® 15	A	73	10,000	Single	11.00	4.50	1.85	0% / 5%	15 yrs		0-70: 6.50+ 71-UP: 6.00+
Athene IA	Athene Performance Elite® 15 Plus	A	73	10,000	Single	11.00 to 17.00	4.50	1.85	10% / 10%	15 yrs		0-70: 6.50+ 71-UP: 6.00+
National Western Life	NWL Ultra Future®	A	85	2,000 QL 5,000 NQ	FPA	7.75 to 9.00		1.65	0% / 10%	15 yrs	Optional	0-75: 5.00+ 76-80: 3.00+
14-Year Surrender Period												
SILAC	Denali 14	B+	80	10,000	1 Year or Less		7.00	3.00	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
SILAC	Teton 14	B+	80	10,000	1 Year or Less		5.50	2.50	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
Fidelity & Guaranty Life	Prosperity Elite 14 Enhancement	A-	85	10,000	FPA	2.25 to 4.00	5.25	1.00	0% / 10%	14 yrs		0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
Fidelity & Guaranty Life	Prosperity Elite 14 Protection	A-	85	10,000	FPA	3.75 to 7.00	5.25	1.00	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
SILAC	Denali Bonus 14	B+	80	10,000	1 Year or Less	5.00 to 10.00	4.75	2.25	0% / 5%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+
Fidelity & Guaranty Life	FG Accelerator Plus 14	A-	85	10,000	FPA	3.75 to 6.00	3.75	1.00	0% / 10%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+ 81-85: 4.25+
SILAC	Teton Bonus 14	B+	80	10,000	1 Year or Less	10.00	3.75	1.75	0% / 5%	14 yrs		0-75: 8.50+ 76-80: 6.50+
North American Company	Charter Plus 14	A+	75	75,000	FPA	9.00	2.75	1.20	0% / 10%	14 yrs		0-75: 6.50+
EquiTrust Life Insurance Company	Market Power Bonus Index	B++	75	10,000	1 Year or Less	10.00	2.25	1.10	Int / 10%	14 yrs		0-75: 8.00+
EquiTrust Life Insurance Company	Market Power Bonus Index IBR	B++	75	10,000	1 Year or Less	10.00	2.25	1.10	Int / 10%	14 yrs	Included	0-75: 8.00+

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Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Fidelity & Guaranty Life	FG Accelerator Plus 14 w/Fee	A-	85	10,000	FPA	3.75 to 6.00		1.00	0% / 10%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+ 81-85: 4.25+
13-Year Surrender Period												
National Western Life	NWL Ultra Classic®	A	85	2,000 QL 5,000 NQ	FPA			2.50	0% / 10%	13 yrs	Optional	0-75: 9.00+ 76-80: 7.50+
12-Year Surrender Period												
Fidelity & Guaranty Life	FG Retirement Pro (Rates Only Apply To IAV)	A-	80	10,000	1 Year or Less	3.00 to 4.00		1.00	0% / 10%	12 yrs	Included	0-75: 7.50+ 76-80: 5.75+
10-Year Surrender Period												
Sentinel Security Life Ins. Co.	Accumulation Protector Plus with Rate Enhancement Rider	B++	85	5,000	Single	5.00	6.00	3.20	0% / 10%	10 yrs		0-75: 7.25 76-80: 6.00 81-UP: 5.00
Atlantic Coast Life	Accumulation Protector Plus with Rate Enhancement Rider	B++	85	5,000	Single	5.00	6.00	3.20	0% / 10%	10 yrs		0-75: 7.25 76-80: 6.00 81-UP: 5.00
SILAC	Denali 10	B+	85	10,000	1 Year or Less		5.75	2.75	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
Allianz Life Ins. Co. of North America	Allianz 360 Annuity	A+	80	20,000	1 Year or Less		5.60	2.00	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.50+
Americo (Legacy)	FutureMark 10	A	85	10,000	Single		5.40	2.45	0% / 10%	10 yrs		0-75: 6.50+ 76-80: 5.00+ 81-85: 4.00+
SILAC	Denali 10 (DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less		5.25	2.50	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
Fidelity & Guaranty Life	Prosperity Elite 10 Enhancement	A-	85	10,000	FPA	1.25 to 3.00	5.25	1.00	0% / 10%	10 yrs		0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
Fidelity & Guaranty Life	Prosperity Elite 10 Protection	A-	85	10,000	FPA	2.50 to 6.00	5.25	1.00	0% / 10%	10 yrs	Included	0-70: 7.50+ 71-75: 5.50+ 76-UP: 3.75+
Oxford Life Insurance Company	Select 10	A	80	10,000	Single		5.15	2.50	0% / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+

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Oceanview Life and Annuity	Harbourview FIA 10	A-	89	20,000	Single		5.00	2.00	0% / 10%	10 yrs		0-79: 7.00+ 80-89: 3.50+
Sentinel Security Life Ins. Co.	Accumulation Protector Plus	B++	85	5,000	Single	5.00	4.80	2.35	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 5.00+
Atlantic Coast Life	Accumulation Protector Plus	B++	85	5,000	Single	5.00	4.80	2.35	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-UP: 5.00+
The Standard	Index Select Annuity 10 <i>High Band</i>	A	80	100,000	1 Year or Less		4.75	2.00	0% / 10%	10 yrs		0-UP: 5.00+
Global Atlantic Financial Group	Choice Accumulation II 10 <i>High Band</i>	A	85	100,000	Single		4.70	1.30	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 4.00+
The Standard	Index Select Annuity 10 <i>Low Band</i>	A	80	15,000	1 Year or Less		4.50	2.00	0% / 10%	10 yrs		0-UP: 5.00+
Lincoln Financial Group	Lincoln OptiBlend 10 <i>High Band</i>	A+	80	100,000	FPA		4.50	1.40	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
EquiTrust Life Insurance Company	Market Value Index	B++	80	10,000	FPA		4.50	2.50	Int / 10%	10 yrs		0-80: 7.00+
EquiTrust Life Insurance Company	Market Value Index IBR	B++	80	10,000	FPA		4.50	2.50	Int / 10%	10 yrs	Included	0-80: 7.00+
American General Life Ins. Co.	Power 10 Protector <i>High Band</i>	A	75	100,000	Single		4.50	1.50	0% / 10%	10 yrs		0-75: 7.00+
Capitol Life Insurance Company	Summit Prime 10	A-	80	5,000 QL 10,000 NQ	FPA 3		4.50	1.75	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
SILAC	Teton 10	B+	85	10,000	1 Year or Less		4.50	2.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
Guggenheim Life and Annuity Co.	ViStar	B++	80	5,000 QL 10,000 NQ	1 Year or Less		4.50	2.50	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	Choice Accumulation II 10 <i>Low Band</i>	A	85	25,000	Single		4.40	1.25	10% / 10%	10 yrs		0-80: 7.00+ 81-85: 4.00+
Oxford Life Insurance Company	Silver Select	A	80	10,000	Single	4.00	4.30	2.05	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Reliance Standard Life	Keystone 10 Index Annuity	A++	80	10,000	Single		4.25	2.10	10% / 10%	10 yrs		0-80: 6.00+
North American Company	BenefitSolutions 10	A+	79	20,000	Single		4.00	1.50	0% / 5%	10 yrs	Included	40-75: 6.50+ 76-79: 4.87+

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SILAC	Denali Bonus 10	B+	85	10,000	1 Year or Less	3.50 to 7.00	4.00	2.00	0% / 5%	10 yrs	Included	0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
Fidelity & Guaranty Life	FG Accelerator Plus 10	A-	85	10,000	FPA	2.25 to 5.00	4.00	1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.50+ 81-85: 3.75+
Integrity Life Insurance Company	Integrity Indextra™ 10	A+	85	15,000	Single		4.00	1.20	10% / 10%	10 yrs	Optional	18-75: 6.50+ 76-85: 5.00+
Fidelity & Guaranty Life	Performance Pro with GMWB	A-	80	10,000	FPA	4.00 to 9.00	4.00	1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.75+
American General Life Ins. Co.	Power 10 Protector Plus Income <i>High Band</i>	A	75	100,000	Single		4.00	1.35	0% / 10%	10 yrs	Included	50-75: 7.00+
SILAC	Teton 10*	B+	85	10,000	1 Year or Less		4.00	2.00	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
Guaranty Income Life	WealthChoice 10	B++	80	20,000	1 Year or Less		4.00	1.50	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
Americo (Legacy)	ClassicMark 10	A	90	10,000	Single		3.80	1.70	10% / 10%	10 yrs		0-80: 6.00+ 81-85: 5.00+ 86-90: 1.50+
Protective Life	Asset Builder II 10 No ROP <i>High Band</i>	A+	85	100,000	FPA		3.75	1.70	10% / 10%	10 yrs		
Athene IA	Athene Performance Elite® 10	A	78	10,000	Single	2.00 to 4.00	3.75	1.60	0% / 5%	10 yrs		0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Athene Performance Elite® 10 Plus sm	A	78	10,000	Single	8.00 to 10.00	3.75	1.60	10% / 10%	10 yrs		0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
SILAC	Denali Bonus 10 (DE, ID, MA, MO, NV, SC, TX)	B+	85	10,000	1 Year or Less	3.50 to 5.00	3.75	1.75	0% / 5%	10 yrs		0-75: 7.00+ 76-80: 6.00+ 81-85: 4.50+
Fidelity & Guaranty Life	FG AccumulatorPlus 10	A-	85	10,000	FPA		3.75	1.00	0% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+
Fidelity & Guaranty Life	FG AccumulatorPlus 10 (State Variation)	A-	85	10,000	FPA		3.75	1.00	0% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+

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Guggenheim Life and Annuity Co.	Highlander	B++	80	5,000 QL 10,000 NQ	1 Year or Less	4.00	3.75	2.00	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
Oxford Life Insurance Company	Royal Select	A	80	10,000	Single	8.00	3.65	1.65	Int / 10%	10 yrs	Optional	18-75: 6.50+ 76-80: 5.00+
Global Atlantic Financial Group	Choice Income II 10 with Income Multiplier Benefit	A	85	25,000	Single		3.60	1.85	10% / 10%	10 yrs	Optional	0-80: 7.00+ 81-UP: 5.00+
Amer. Equity Investment Life Ins. Co.	AssetShield 10 ID	A-	80	5,000	FPA		3.50	2.00	Int / 10%	10 yrs		18-75: 6.00 76-80: 4.50
Lincoln Financial Group	Lincoln OptiBlend 10 <i>Low Band</i>	A+	80	10,000	FPA		3.50	1.25	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
Capitol Life Insurance Company	Summit Prime 10 Bonus	A-	80	5,000 QL 10,000 NQ	FPA 3	6.00	3.50	1.25	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		3.25	2.00	Int / 10%	10 yrs		18-75: 6.00+ 76-80: 4.50+
Fidelity & Guaranty Life Ins. Co. of New York	FGNY Index-Choice 10	A-	85	10,000	FPA	2.00	3.25	1.00	0% / 10%	10 yrs		0-75: 3.50+ 76-85: 1.75+
Fidelity & Guaranty Life	Flex Accumulator	A-	85	10,000	FPA		3.25	1.00	10% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+
American General Life Ins. Co.	Power 10 Protector <i>Low Band</i>	A	75	25,000	Single		3.25	1.50	0% / 10%	10 yrs		0-75: 7.00+
Athene IA	Agility 10	A	80	10,000	Single		3.00	1.40	10% / 10%	10 yrs	Included	0-70: 6.00+ 71-75: 5.50+ 76-80: 5.00+
Global Atlantic Financial Group	Choice Income II 10 with Guaranteed Income Builder	A	85	25,000	Single		3.00	1.60	10% / 10%	10 yrs	Optional	0-80: 7.00+ 81-UP: 5.00+
North American Company	IncomeChoice 10 <i>High Band</i>	A+	79	250,000	FPA		3.00	1.30	0% / 5%	10 yrs	Included	40-75: 6.50+ 76-79: 4.87+
Great American Life Ins. Co.	Safe Return	A+	85	25,000	1 Year or Less		3.00	1.20	10% / 10%	10 yrs	Optional	0-75: 5.50+ 76-80: 4.10+ 81-85: 4.10+
Securian Financial	SecureLink Future 10	A+	80	10,000	1 Year or Less		3.00	1.30	0% / 10%	10 yrs	Optional	
SILAC	Teton Bonus 10	B+	85	10,000	1 Year or Less	5.00 to 7.00	3.00	1.50	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+

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Security Benefit Life	Total Value Annuity	A-	80	25,000	FPA	2.00 to 8.00	3.00	1.15	0% / 10%	10 yrs		
Guaranty Income Life	WealthChoice 10 PREMIUM BONUS	B++	80	20,000	1 Year or Less	5.00	3.00	1.50	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		2.80	1.50	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Allianz Life Ins. Co. of North America	Allianz 222 Annuity	A+	80	20,000	1 Year or Less		2.75	1.20	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.50+
Athene IA	Ascent Pro 10 Bonus	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional	0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Ascent Pro 10 Bonus (FL)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional	65-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Athene IA	Ascent Pro 10 Bonus (State Variations)	A	80	10,000	Single	3.00	2.75	1.10	10% / 10%	10 yrs	Optional	0-70: 6.50+ 71-75: 6.00+ 76-UP: 5.00+
Protective Life	Asset Builder II 10 No ROP <i>Mid Band</i>	A+	85	50,000	FPA		2.75	1.45	10% / 10%	10 yrs		
Americo (Legacy)	ClassicMark 10 Plus	A	80	10,000	Single	3.00 to 4.00	2.75	1.15	10% / 10%	10 yrs		0-UP: 5.00+
North American Company	IncomeChoice 10 <i>Low Band</i>	A+	79	20,000	FPA		2.75	1.20	0% / 5%	10 yrs	Included	40-75: 6.50+ 76-79: 4.87+
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>High Band</i>	A+	80	100,000	FPA		2.75	1.30	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
American General Life Ins. Co.	Power 10 Protector Plus Income <i>Low Band</i>	A	75	25,000	Single		2.75	1.35	0% / 10%	10 yrs	Included	50-75: 7.00+
Amer. Equity Investment Life Ins. Co.	EstateShield 10	A-	75	5,000	1 Year or Less		2.50	1.10	Int / 10%	10 yrs	Included	40-75: 6.50+
Global Atlantic Financial Group	Income 150+ SE <i>High Band</i>	A	85	100,000	Single		2.50	1.50	10% / 10%	10 yrs	Optional	55-75: 7.00+ 76-UP: 5.00+
Atlantic Coast Life	Income Navigator Annuity	B++	80	5,000	Single	7.00	2.50	1.50	Int / 10%	10 yrs		0-75: 7.40+ 76-UP: 5.15+
Atlantic Coast Life	Income Navigator Annuity GLWB	B++	80	5,000	Single	5.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.40+ 76-UP: 5.15+

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Amer. Equity Investment Life Ins. Co.	IncomeShield 10	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	10 yrs		18-75: 6.25+ 76-80: 4.70+
Lincoln Financial Group	Lincoln OptiBlend 10 CA <i>Low Band</i>	A+	80	10,000	FPA		2.50	1.15	10% / 10%	10 yrs		0-74: 7.00+ 75-79: 4.00+ 80-80: 1.75+
Sentinel Security Life Ins. Co.	Summit Bonus Index	B++	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	Single	7.00	2.50	1.50	Int / 10%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.00+
SILAC	Teton Bonus 10*	B+	85	10,000	1 Year or Less	5.00	2.50	1.25	0% / 5%	10 yrs		0-75: 7.25+ 76-80: 6.00+ 81-85: 4.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		2.40	1.30	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life	Protective Guaranteed Income Indexed Annuity <i>High Band</i>	A+	79	100,000	1 Year or Less		2.35	1.20	10% / 10%	10 yrs	Multiple	50-79: 5.50+
North American Company	Charter Plus 10	A+	79	75,000	FPA	7.00	2.25	1.10	0% / 10%	10 yrs		0-75: 6.50+ 76-79: 4.875+
Global Atlantic Financial Group	Income 150+ SE <i>Low Band</i>	A	85	10,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional	55-75: 7.00+ 76-UP: 5.00+
Global Atlantic Financial Group	Income 150+ SE <i>Mid Band</i>	A	85	25,000	Single		2.25	1.25	10% / 10%	10 yrs	Optional	55-75: 7.00+ 76-UP: 5.00+
Amer. Equity Investment Life Ins. Co.	IncomeShield 10 with a LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	10 yrs	Included	18-75: 6.25+ 76-80: 4.70+
Protective Life	Protective Guaranteed Income Indexed Annuity <i>Low Band</i>	A+	79	25,000	1 Year or Less		2.05	1.05	10% / 10%	10 yrs	Multiple	50-79: 5.50+
North American Company	Charter Plus 10 (State Variations)	A+	79	75,000	FPA	7.00	2.00	1.10	0% / 10%	10 yrs		0-75: 6.50+ 76-76: 7.875+
EquiTrust Life Insurance Company	Market Ten Bonus Index	B++	80	5,000 <small>QL</small> 10,000 <small>NQ</small>	FPA	6.00	2.00	1.00	Int / 10%	10 yrs		0-80: 6.00+
EquiTrust Life Insurance Company	Market Ten Bonus Index IBR	B++	80	30,000	FPA	6.00	2.00	1.00	Int / 10%	10 yrs	Included	0-80: 6.00+
Amer. Equity Investment Life Ins. Co.	Retirement Gold (Index 02-09)	A-	78	5,000	FPA	5.00 to 8.00	2.00	1.15	Int / 10%	10 yrs	Optional	18-78: 7.00+
Amer. Equity Investment Life Ins. Co.	Retirement Gold (INDEX-4-10-FL.3)	A-	78	5,000	FPA	8.00	2.00	1.15	Int / 10%	10 yrs	Optional	18-64: 7.00+ 65-75: 6.12+ 76-78: 5.25+

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Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Fidelity & Guaranty Life	Safe Income Plus	A-	80	10,000	FPA	6.00 to 7.00	2.00	1.00	0% / 10%	10 yrs	Included	0-75: 6.50+ 76-80: 4.75+
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY High Band	A+	85	100,000	1 Year or Less		1.95	1.30	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Protective Life	Asset Builder II 10 No ROP Low Band	A+	85	10,000	FPA		1.80	1.10	10% / 10%	10 yrs		
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY Low Band	A+	85	10,000	1 Year or Less		1.60	1.20	10% / 10%	10 yrs		0-80: 3.75+ 81-UP: 1.90+
Amer. Equity Investment Life Ins. Co.	Destinations 10	A-	80	5,000	FPA			1.90	Int / 10%	10 yrs		18-75: 6.00+ 76-UP: 4.50+
Fidelity & Guaranty Life	FG Accelerator Plus 10 w/Fee	A-	85	10,000	FPA	2.25 to 5.00		1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-80: 5.50+ 81-85: 3.75+
Fidelity & Guaranty Life	FG AccumulatorPlus 10 w/Fee	A-	85	10,000	FPA			1.00	0% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+
Fidelity & Guaranty Life	FG Dynamic Accumulator 10	A-	75	10,000	Single			1.00	10% / 10%	10 yrs		0-70: 6.50+ 71-75: 4.50+ 76-85: 0.00+
Fidelity & Guaranty Life	FG Power Accumulator 10	A-	85	10,000	FPA			1.00	0% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+
Fidelity & Guaranty Life	Flex Accumulator w/Fee	A-	85	10,000	FPA			1.00	10% / 10%	10 yrs		0-70: 6.50+ 71-80: 4.50+ 81-85: 3.25+
Amer. Equity Investment Life Ins. Co.	FlexShield 10	A-	80	5,000	Single			1.80	0% / 10%	10 yrs		18-75: 6.00+ 76-UP: 4.50+
Atlantic Coast Life	Guaranteed Income Annuity 10 Legacy Benefit Rider	B++	85	5,000	Single	3.00 to 10.00		1.00	0% / 10%	10 yrs		0-75: 7.65+ 76-85: 5.65+
Atlantic Coast Life	Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	85	5,000	1 Year or Less	6.00 to 10.00		1.00	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	85	5,000	1 Year or Less	6.00 to 10.00		1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+
Atlantic Coast Life	Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit	B++	85	5,000	1 Year or Less			1.00	0% / 10%	10 yrs	Included	0-75: 7.65+ 76-85: 5.65+
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit	B++	85	5,000	1 Year or Less			1.00	0% / 10%	10 yrs	Included	0-75: 7.50+ 76-85: 5.50+



Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Sentinel Security Life Ins. Co.	Guaranteed Income Annuity 10 with Legacy Benefit Rider	B++	85	5,000	1 Year or Less	3.00 to 10.00		1.00	0% / 10%	10 yrs		0-75: 7.50+ 76-85: 5.50+
Americo (Legacy)	LibertyMark 10	A	85	10,000	Single			2.80	0% / 10%	10 yrs		0-74: 7.00+ 75-80: 6.00+ 81-UP: 5.00+
Americo (Legacy)	LibertyMark 10 Plus	A	80	10,000	Single	6.00 to 7.00		1.75	0% / 10%	10 yrs		0-80: 6.00+
Americo (Legacy)	LibertyMark SE 10	A	85	10,000	Single			3.30	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 6.00+ 81-UP: 5.00+
Americo (Legacy)	LibertyMark SE 10 Plus	A	80	10,000	Single	6.00 to 7.00		2.25	0% / 10%	10 yrs		0-80: 6.00+
North American Company	NAC VersaChoice 10 <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.25	10% / 10%	10 yrs		0-75: 6.50+ 76-79: 4.87+
North American Company	NAC VersaChoice 10 <i>High Band</i>	A+	79	75,000	1 Year or Less			1.60	10% / 10%	10 yrs		0-75: 6.50+ 76-79: 4.87+
North American Company	NAC VersaChoice 10 (ELB) <i>Low Band</i>	A+	79	20,000	1 Year or Less			1.25	10% / 10%	10 yrs		0-75: 6.50+ 76-79: 4.87+
North American Company	NAC VersaChoice 10 (ELB) <i>High Band</i>	A+	79	75,000	1 Year or Less			1.60	10% / 10%	10 yrs		0-75: 6.50+ 76-79: 4.87+
National Western Life	NWL IMPACT 10®	A	85	2,000 QL 5,000 NQ	FPA	7.00		1.65	0% / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+
National Western Life	NWL® Pro Dynamic	A	90	5,000 QL 10,000 NQ	FPA			2.10	0% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.50+ 81-85: 3.50+ 86-UP: 1.50+
American National Insurance Co.	Strategy Indexed Annuity PLUS 10	A	80	5,000 QL 10,000 NQ	FPA	1.00		2.05	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 5.50+
Amer. Natl. Life Ins. Co. of NY	Strategy Indexed Annuity PLUS 10 NY	A	80	5,000 QL 10,000 NQ	Single			1.10	10% / 10%	10 yrs		0-75: 5.00+ 76-UP: 3.50+
9-Year Surrender Period												
Americo	Ultimate One Index 9	A	85	10,000	Single			3.60	1.55	0% / 10%	9 yrs	
Amer. Equity Investment Life Ins. Co.	AssetShield 9 CA	A-	80	5,000	FPA			3.25	1.85	Int / 10%	9 yrs	18-75: 6.00+ 76-UP: 4.50+
Securian Financial	SecureLink Future 9	A+	80	10,000	1 Year or Less			2.85	1.20	0% / 10%	9 yrs	Optional

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9	A-	80	5,000	FPA	7.00	2.50	1.10	Int / 10%	9 yrs		18-75: 6.25+ 76-80: 4.70+
Amer. Equity Investment Life Ins. Co.	California IncomeShield 9 w/ LIBR	A-	80	5,000	FPA	7.00	2.25	1.00	Int / 10%	9 yrs	Included	18-75: 6.25+ 76-80: 4.70+
Americo	Ultimate One Index 9 Bonus (411)	A	80	10,000	Single	4.00 to 5.00	2.10	1.00	0% / 10%	9 yrs		
Amer. Equity Investment Life Ins. Co.	Destinations 9 (CA)	A-	80	5,000	FPA			1.75	Int / 10%	9 yrs		18-75: 6.00+ 76-UP: 4.50+
▼ The product below (Lincoln OptiChoice NY 9) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 9 <i>Low Band</i>	A+	80	2,000 ^{QL} 5,000 ^{NQ}	FPA			1.00	10% / 10%	9 yrs		0-75: 3.80+ 76-80: 3.55+ 81-UP: 2.30+
▼ The product below (Lincoln OptiChoice NY 9) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 9 <i>High Band</i>	A+	80	100,000	FPA			1.00	10% / 10%	9 yrs		0-75: 3.80+ 76-80: 3.55+ 81-UP: 2.30+
National Western Life	NWL Ultra Future® - State Variation	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		1.65	10% / 10%	9 yrs	Optional	0-75: 5.00+ 76-80: 3.00+
National Western Life	NWL Ultra Value®	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	2.00		1.65	10% / 10%	9 yrs	Optional	0-75: 5.00+ 76-80: 3.00+
8-Year Surrender Period												
▼ The product below (Lincoln New Directions 8) will be withdrawn from sale effective 12/20/2021												
Lincoln Financial Group	Lincoln New Directions 8 <i>High Band</i>	A+	85	100,000	Single			3.00	1.10	10% / 10%	8 yrs	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+
North American Company	Performance Choice 8	A+	85	20,000	FPA			3.00	1.50	0% / 10%	8 yrs	0-75: 4.75+ 76-79: 3.562+ 80-85: 2.37+
▼ The product below (Lincoln New Directions 8) will be withdrawn from sale effective 12/20/2021												
Lincoln Financial Group	Lincoln New Directions 8 <i>Low Band</i>	A+	85	10,000	Single			2.50	1.05	10% / 10%	8 yrs	0-75: 4.50+ 76-80: 3.50+ 81-85: 2.25+
National Western Life	NWL IMPACT	A	85	2,000 ^{QL} 5,000 ^{NQ}	FPA	5.00		2.00	0% / 10%	8 yrs	Optional	0-75: 4.75+ 76-80: 2.75+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
7-Year Surrender Period												
Americo (Legacy)	LibertyMark SE 7	A	85	10,000	Single			6.10	2.75	0% / 10%	7 yrs	0-80: 5.00+ 81-85: 3.75+
SILAC	Denali 7	B+	90	10,000	1 Year or Less			5.50	2.50	0% / 5%	7 yrs	Included 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Americo (Legacy)	LibertyMark SE 7 Plus	A	85	10,000	Single			5.50	2.55	0% / 10%	7 yrs	0-80: 4.00+ 81-85: 2.75+
Fidelity & Guaranty Life	Prosperity Elite 7 Enhancement	A-	85	10,000	FPA	1.25 to 2.00		5.25	1.00	0% / 10%	7 yrs	0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
Fidelity & Guaranty Life	Prosperity Elite 7 Protection	A-	85	10,000	FPA	3.00 to 4.00		5.25	1.00	0% / 10%	7 yrs	Included 0-70: 6.00+ 71-75: 4.00+ 76-UP: 3.00+
Americo (Legacy)	LibertyMark 7	A	85	10,000	Single			5.10	2.25	0% / 10%	7 yrs	0-80: 5.00+ 81-85: 3.75+
Oceanview Life and Annuity	Harbourview FIA 7	A-	89	20,000	Single			5.00	1.90	0% / 10%	7 yrs	0-79: 5.25+ 80-89: 2.625+
Guaranty Income Life	WealthChoice 7	B++	90	20,000	1 Year or Less			5.00	1.50	10% / 10%	7 yrs	Optional 0-74: 4.50+ 75-UP: 2.25+
The Standard	Index Select Annuity 7 <i>High Band</i>	A	90	100,000	1 Year or Less			4.75	2.00	0% / 10%	7 yrs	0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
Oxford Life Insurance Company	Select 7	A	80	20,000	Single			4.75	2.20	0% / 10%	7 yrs	Optional 18-75: 5.00+ 76-80: 4.10+
Americo (Legacy)	LibertyMark 7 Plus	A	85	10,000	Single			4.60	2.05	0% / 10%	7 yrs	0-80: 4.00+ 81-85: 2.75+
Great American Life Ins. Co.	American Legend 7 Non-MVA <i>High Band</i>	A+	85	100,000	FPA			4.50	1.60	10% / 10%	7 yrs	Optional 0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
Amer. Equity Investment Life Ins. Co.	California IncomeShield 7	A-	80	5,000	FPA			4.50	1.70	Int / 10%	7 yrs	See Notes
SILAC	Denali 7 (DE, ID, MA, MO, NV, SC, TX)	B+	90	10,000	1 Year or Less			4.50	2.00	0% / 5%	7 yrs	Included 0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Guggenheim Life and Annuity Co.	Highlander 7	B++	80	5,000 QL 10,000 NQ	1 Year or Less		4.50	2.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
Amer. Equity Investment Life Ins. Co.	IncomeShield 7	A-	80	5,000	FPA		4.50	1.70	Int / 10%	7 yrs	Included	50-75: 5.00+ 76-80: 3.75+
The Standard	Index Select Annuity 7 <i>Low Band</i>	A	90	15,000	1 Year or Less		4.50	2.00	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
American General Life Ins. Co.	Power 7 Protector <i>High Band</i>	A	85	100,000	Single		4.50	1.45	0% / 10%	7 yrs		0-80: 4.75+ 81-85: 2.75+
Capitol Life Insurance Company	Summit Prime 7	A-	85	5,000 QL 10,000 NQ	1 Year or Less		4.50	1.75	0% / 10%	7 yrs		0-75: 5.50+ 76-85: 4.50+
Symetra Life Insurance Company	Symetra Edge Pro 7 <i>High Band</i>	A	85	100,000	Single		4.50	1.85	10% / 10%	7 yrs		
Lincoln Financial Group	Lincoln OptiBlend 7 <i>High Band</i>	A+	85	100,000	FPA		4.30	1.35	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Great American Life Ins. Co.	American Legend 7 Non-MVA <i>Low Band</i>	A+	85	10,000	FPA		4.25	1.50	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-UP: 2.75+
EquiTrust Life Insurance Company	MarketSeven Index	B++	85	10,000	FPA		4.25	2.40	Int / 10%	7 yrs		0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
EquiTrust Life Insurance Company	MarketSeven Index IBR	B++	85	10,000	FPA		4.25	2.40	Int / 10%	7 yrs	Included	0-75: 5.50+ 76-80: 4.125+ 81-UP: 2.75+
National Western Life	NWL® Choice Optimizer 7 <i>High Band</i>	A	85	100,000	Single		4.25	1.40	0% / 5%	7 yrs		0-75: 5.00+ 76-80: 4.50+ 81-85: 3.50+
The United States Life Ins. Co. (NY)	Power Index Premier NY <i>High Band</i>	A	85	100,000	Single		4.25		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+
SILAC	Teton 7	B+	90	10,000	1 Year or Less		4.25	2.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Integrity Life Insurance Company	Integrity Indextra™ 7	A+	85	15,000	Single		4.00	1.20	10% / 10%	7 yrs	Optional	0-75: 5.25+ 76-UP: 4.25+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Reliance Standard Life	Keystone 7 Index Annuity	A++	85	10,000	Single		4.00	2.05	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
National Western Life	NWL® Choice Optimizer 7 CA <i>High Band</i>	A	85	100,000	Single		4.00	1.40	0% / 5%	7 yrs		0-75: 5.00 76-80: 4.50 81-85: 3.50
Protective Life	Protective Income Builder <i>High Band</i>	A+	85	100,000	1 Year or Less		4.00	1.50	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Symetra Life Insurance Company	Symetra Edge Pro 7 <i>Low Band</i>	A	85	10,000	Single		4.00	1.70	10% / 10%	7 yrs		
SILAC	Teton 7*	B+	90	10,000	1 Year or Less		4.00	1.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Global Atlantic Financial Group	Choice Accumulation II 7 <i>High Band</i>	A	85	100,000	Single		3.95	1.25	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+
American General Life Ins. Co.	Power 7 Protector Plus Income <i>High Band</i>	A	80	100,000	Single		3.80	1.30	0% / 10%	7 yrs	Included	18-80: 4.75+
Athene IA	Athene Performance Elite® 7	A	83	10,000	Single		3.75	1.60	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	Athene Performance Elite® 7 Plus sm	A	83	10,000	Single	5.00 to 6.00	3.75	1.60	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
National Western Life	NWL® Choice Optimizer 7 <i>Low Band</i>	A	85	25,000	Single		3.75	1.30	0% / 5%	7 yrs		0-75: 5.00+ 76-80: 4.50+ 81-85: 3.50+
The United States Life Ins. Co. (NY)	Power Index 7 No ROP <i>High Band</i>	A	70 QL 75 NQ	100,000	Single		3.75		0% / 10%	7 yrs		0-75: 4.00+
SILAC	Teton 7 CA	B+	90	10,000	1 Year or Less		3.75	1.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Protective Life	Protective Income Builder <i>Low Band</i>	A+	85	25,000	1 Year or Less		3.70	1.35	10% / 10%	7 yrs	Included	50-75: 4.00+ 76-85: 3.00+
Securian Financial	SecureLink Ultra 7 <i>High Band</i>	A+	85	500,000	Single		3.70	1.55	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 7 CA <i>High Band</i>	A+	85	500,000	Single		3.70	1.55	10% / 10%	7 yrs		

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Global Atlantic Financial Group	Choice Accumulation II 7 <i>Low Band</i>	A	85	25,000	Single		3.65	1.20	10% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+
Protective Life	Asset Builder II 7 No ROP <i>High Band</i>	A+	85	100,000	FPA		3.60	1.55	10% / 10%	7 yrs		
Global Atlantic Financial Group	Choice Income II 7 with Income Multiplier Benefit	A	85	25,000	Single		3.55	1.80	10% / 10%	7 yrs	Optional	0-80: 5.00+ 81-UP: 2.75+
Great American Life Ins. Co.	American Legend III	A+	85	10,000	FPA		3.50	1.30	10% / 10%	7 yrs	Optional	0-75: 4.75+ 76-80: 2.75+ 81-85: 2.75+
SILAC	Denali Bonus 7	B+	90	10,000	1 Year or Less	2.50 to 5.00	3.50	1.75	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
National Western Life	NWL® Choice Optimizer 7 CA <i>Low Band</i>	A	85	25,000	Single		3.50	1.20	0% / 5%	7 yrs		0-75: 5.00 76-80: 4.50 81-85: 3.50
Securian Financial	SecureLink Ultra 7 <i>Mid Band</i>	A+	85	100,000	Single		3.50	1.45	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 7 CA <i>Mid Band</i>	A+	85	100,000	Single		3.50	1.45	10% / 10%	7 yrs		
Lincoln Financial Group	Lincoln OptiBlend 7 <i>Low Band</i>	A+	85	10,000	FPA		3.30	1.20	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Securian Financial	SecureLink Ultra 7 <i>Low Band</i>	A+	85	20,000	Single		3.30	1.35	10% / 10%	7 yrs		
Securian Financial	SecureLink Ultra 7 CA <i>Low Band</i>	A+	85	20,000	Single		3.30	1.35	10% / 10%	7 yrs		
Amer. Equity Investment Life Ins. Co.	AssetShield 7 ID	A-	85	5,000	FPA		3.25	1.90	Int / 10%	7 yrs		18-75: 4.50 76-80: 3.38 81-85: 2.25
SILAC	Denali Bonus 7 (DE, ID, MA, MO, NV, SC, TX)	B+	90	10,000	1 Year or Less	2.50 to 5.00	3.25	1.50	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Fidelity & Guaranty Life	FG AccumulatorPlus 7	A-	85	10,000	FPA		3.25	1.00	0% / 10%	7 yrs		0-70: 4.50+ 71-80: 3.50+ 81-85: 2.75+
The United States Life Ins. Co. (NY)	Power Index Premier NY <i>Low Band</i>	A	85	25,000	Single		3.25		0% / 10%	7 yrs		0-80: 4.25+ 81-85: 1.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
The United States Life Ins. Co. (NY)	Power Index Premier NY with Income Builder <i>High Band</i>	A	85	100,000	Single		3.25		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+
Americo	Ultimate One Index 7	A	90	10,000	Single		3.10	1.45	0% / 10%	7 yrs		
Amer. Equity Investment Life Ins. Co.	AssetShield 7	A-	85	5,000	FPA		3.00	1.90	Int / 10%	7 yrs		18-75: 4.50+ 76-80: 3.38+ 81-85: 2.25+
Amer. Equity Investment Life Ins. Co.	AssetShield 7 CA	A-	85	5,000	FPA		3.00	1.75	Int / 10%	7 yrs		See Notes
American General Life Ins. Co.	Power 7 Protector <i>Low Band</i>	A	85	25,000	Single		3.00	1.45	0% / 10%	7 yrs		0-80: 4.75+ 81-85: 2.75+
Athene IA	Agility 7	A	83	10,000	Single		2.75	1.30	10% / 10%	7 yrs	Included	0-70: 4.50+ 71-75: 4.00+ 76-80: 3.50+ 81-UP: 3.00+
Global Atlantic Financial Group	Choice Income II 7 with Guaranteed Income Builder	A	85	25,000	Single		2.75	1.50	10% / 10%	7 yrs	Optional	0-80: 5.00+ 81-UP: 2.75+
The United States Life Ins. Co. (NY)	Power Index 7 No ROP <i>Low Band</i>	A	70 QL 75 NQ	10,000	Single		2.75		0% / 10%	7 yrs		0-75: 4.00+
The United States Life Ins. Co. (NY)	Power Index 7 ROP <i>High Band</i>	A	70 QL 75 NQ	100,000	Single		2.75		0% / 10%	7 yrs		0-75: 4.00+
SILAC	Teton Bonus 7	B+	90	10,000	1 Year or Less	2.50 to 5.00	2.75	1.25	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		2.70	1.40	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Securian Financial	SecureLink Future 7	A+	80	10,000	1 Year or Less		2.70	1.10	0% / 10%	7 yrs	Optional	
Protective Life	Asset Builder II 7 <i>High Band</i>	A+	85	100,000	FPA		2.65	1.40	10% / 10%	7 yrs		
Protective Life	Asset Builder II 7 No ROP <i>Mid Band</i>	A+	85	50,000	FPA		2.60	1.35	10% / 10%	7 yrs		
American General Life Ins. Co.	Power 7 Protector Plus Income <i>Low Band</i>	A	80	25,000	Single		2.60	1.30	0% / 10%	7 yrs	Included	18-80: 4.75+
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>High Band</i>	A+	85	100,000	FPA		2.50	1.25	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
The United States Life Ins. Co. (NY)	Power Index Premier NY with Income Builder <i>Low Band</i>	A	85	25,000	Single		2.50		0% / 10%	7 yrs	Included	0-80: 4.25+ 81-85: 1.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Securian Financial	SecureLink Chronic Illness Access <i>High Band</i>	A+	75	100,000	Single		2.50	1.00	10% / 10%	7 yrs		
SILAC	Teton Bonus 7 CA	B+	90	10,000	1 Year or Less	2.50 to 5.00	2.50	1.00	0% / 5%	7 yrs		0-75: 6.00+ 76-79: 4.50+ 80-85: 3.00+ 86-90: 2.00+
SILAC	Teton Bonus 7*	B+	90	10,000	1 Year or Less	2.50 to 5.00	2.50	1.00	0% / 5%	7 yrs		0-75: 6.00+ 76-80: 4.50+ 81-85: 3.00+ 86-90: 2.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		2.30	1.20	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Lincoln Financial Group	Lincoln OptiBlend 7 CA <i>Low Band</i>	A+	85	10,000	FPA		2.25	1.10	10% / 10%	7 yrs		0-74: 4.50+ 75-79: 3.00+ 80-84: 1.75+ 85-UP: 0.75+
Securian Financial	SecureLink Chronic Illness Access <i>Low Band</i>	A+	75	20,000	Single		2.20	0.85	10% / 10%	7 yrs		
Protective Life	Asset Builder II 7 <i>Mid Band</i>	A+	85	50,000	FPA		1.85	1.25	10% / 10%	7 yrs		
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY <i>High Band</i>	A+	85	100,000	1 Year or Less		1.85	1.20	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Protective Life	Asset Builder II 7 No ROP <i>Low Band</i>	A+	85	10,000	FPA		1.75	1.05	10% / 10%	7 yrs		
The United States Life Ins. Co. (NY)	Power Index 7 ROP <i>Low Band</i>	A	70 QL 75 NQ	10,000	Single		1.75		0% / 10%	7 yrs		0-75: 4.00+
Protective Life	Asset Builder II 7 <i>Low Band</i>	A+	85	10,000	FPA		1.60	1.05	10% / 10%	7 yrs		
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		1.40	1.10	10% / 10%	7 yrs		0-80: 3.00+ 81-UP: 1.50+
Athene IA	AccuMax 7 <i>Low Band</i>	A	83	10,000	Single			1.45	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
Athene IA	AccuMax 7 <i>High Band</i>	A	83	100,000	Single			1.60	10% / 10%	7 yrs		0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Fidelity & Guaranty Life	FG AccumulatorPlus 7 w/Fee	A-	85	10,000	FPA			1.00	0% / 10%	7 yrs		0-70: 4.50+ 71-80: 3.50+ 81-85: 2.75+
Fidelity & Guaranty Life	FG Power Accumulator 7	A-	85	10,000	FPA			1.00	0% / 10%	7 yrs		0-70: 4.50+ 71-80: 3.50+ 81-85: 2.75+
▼ The product below (Lincoln OptiChoice NY 7) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 7 <i>Low Band</i>	A+	80	2,000 QL 5,000 NQ	FPA			1.00	10% / 10%	7 yrs		0-75: 2.60+ 76-80: 2.35+ 81-85: 2.10+
▼ The product below (Lincoln OptiChoice NY 7) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 7 <i>High Band</i>	A+	80	100,000	FPA			1.00	10% / 10%	7 yrs		0-75: 2.60+ 76-80: 2.35+ 81-85: 2.10+
National Western Life	NWL IMPACT 7®	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.00	0% / 10%	7 yrs	Optional	0-75: 5.50+ 76-80: 3.50+
National Western Life	NWL IMPACT 7S®	A	85	2,000 QL 5,000 NQ	FPA	5.00		2.00	0% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+
National Western Life	NWL® Core Dynamic	A	90	5,000 QL 10,000 NQ	FPA			2.10	0% / 10%	7 yrs		0-75: 4.75+ 76-80: 3.75+ 81-85: 2.75+ 86-UP: 1.50+
American National Insurance Co.	Strategy Indexed Annuity PLUS 7	A	80	5,000 QL 10,000 NQ	FPA			1.95	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-UP: 4.00+
Amer. Natl. Life Ins. Co. of NY	Strategy Indexed Annuity PLUS 7 NY	A	80	5,000 QL 10,000 NQ	Single			1.00	10% / 10%	7 yrs		0-75: 3.00+ 76-80: 2.00+
6-Year Surrender Period												
▼ The product below (Lincoln New Directions 6) will be withdrawn from sale effective 12/20/2021												
Lincoln Financial Group	Lincoln New Directions 6 <i>High Band</i>	A+	85	100,000	Single			2.75	1.05 10% / 10%	6 yrs		0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+
▼ The product below (Lincoln New Directions 6) will be withdrawn from sale effective 12/20/2021												
Lincoln Financial Group	Lincoln New Directions 6 <i>Low Band</i>	A+	85	10,000	Single			2.25	1.00 10% / 10%	6 yrs		0-75: 3.50+ 76-80: 2.75+ 81-85: 1.75+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
5-Year Surrender Period												
Oxford Life Insurance Company	Select 5	A	80	20,000	Single		4.65	2.10	0% / 10%	5 yrs	Optional	18-75: 3.50+ 76-80: 2.65+
American General Life Ins. Co.	Power 5 Protector <i>High Band</i>	A	85	100,000	Single		4.50	1.40	0% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.00+
Guaranty Income Life	WealthChoice 5	B++	90	20,000	1 Year or Less		4.50	1.50	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
Capitol Life Insurance Company	Summit Prime 5	A-	89	5,000 <small>QL</small> 10,000 <small>NQ</small>	1 Year or Less		4.40	1.75	0% / 10%	5 yrs		0-75: 3.75+ 76-89: 2.00+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ (86-90) *FEE*	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs		86-90: 1.60+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ (CA, FL) *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs		0-80: 2.25+ 81-86: 1.60+
Sentinel Security Life Ins. Co.	Personal Choice Plus+ *FEE FOR WAIVERS*	B++	85	5,000	Single		4.10	2.70	0% / 0%	5 yrs		0-80: 2.25+ 81-85: 1.60+
Atlantic Coast Life	Safe Anchor *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.70	0% / 0%	5 yrs		0-80: 2.25+ 81-85: 1.60+
Atlantic Coast Life	Safe Anchor FL *FEE FOR WAIVERS*	B++	90	5,000	Single		4.10	2.60	0% / 0%	5 yrs		0-80: 2.25+ 81-90: 1.60+
Great American Life Ins. Co.	American Landmark 5 <i>High Band</i>	A+	89	100,000	1 Year or Less		4.05	1.60	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
Integrity Life Insurance Company	Integrity Indextra 5	A+	85	15,000	Single		4.00	1.20	10% / 10%	5 yrs	Optional	18-75: 3.25+ 76-85: 2.50+
Lincoln Financial Group	Lincoln OptiBlend 5 <i>High Band</i>	A+	85	100,000	FPA		4.00	1.30	10% / 10%	5 yrs		0-74: 3.00+ 75-79: 2.20+ 80-84: 1.20+ 85-UP: 0.50+
National Western Life	NWL® Choice Optimizer 5 <i>High Band</i>	A	85	100,000	Single		4.00	1.30	0% / 5%	5 yrs		0-80: 4.00+ 81-85: 2.50+
Great American Life Ins. Co.	American Landmark 5 <i>Low Band</i>	A+	89	10,000	1 Year or Less		3.80	1.50	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
Oceanview Life and Annuity	Harbourview FIA 5	A-	89	20,000	Single		3.75	1.85	0% / 10%	5 yrs		0-79: 4.00+ 80-89: 2.00+
National Western Life	NWL® Choice Optimizer 5 <i>CA High Band</i>	A	85	100,000	Single		3.75	1.20	0% / 5%	5 yrs		0-80: 4.00 81-85: 2.50

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Great American Life Ins. Co.	American Landmark 5 Non-MVA <i>High Band</i>	A+	89	100,000	1 Year or Less		3.70	1.35	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
The Standard	Index Select Annuity 5 <i>High Band</i>	A	93	100,000	1 Year or Less		3.70	2.00	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
Global Atlantic Financial Group	Choice Accumulation II 5 <i>High Band</i>	A	85	100,000	Single		3.65	1.20	10% / 10%	5 yrs		0-80: 4.00+ 81-85: 1.75+
Reliance Standard Life	Keystone 5 Index Annuity	A++	85	10,000	Single		3.65	2.05	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
Great American Life Ins. Co.	American Landmark 5 Non-MVA <i>Low Band</i>	A+	89	10,000	1 Year or Less		3.50	1.30	10% / 10%	5 yrs		0-75: 3.75+ 76-85: 2.75+ 86-UP: 1.75+
Lincoln Financial Group	Lincoln Core Capital <i>High Band</i>	A+	85	100,000	Single		3.50	1.20	10% / 10%	5 yrs		Fee Based
National Western Life	NWL® Choice Optimizer 5 <i>Low Band</i>	A	85	25,000	Single		3.50	1.10	0% / 5%	5 yrs		0-80: 4.00+ 81-85: 2.50+
Symetra Life Insurance Company	Symetra Edge Pro 5 <i>High Band</i>	A	85	100,000	Single		3.50	1.75	10% / 10%	5 yrs		
The Standard	Index Select Annuity 5 <i>Low Band</i>	A	93	15,000	1 Year or Less		3.45	2.00	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
Securian Financial	SecureLink Ultra 5 <i>High Band</i>	A+	85	500,000	Single		3.45	1.45	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 5 CA <i>High Band</i>	A+	85	500,000	Single		3.45	1.45	10% / 10%	5 yrs		
Global Atlantic Financial Group	Choice Accumulation II 5 <i>Low Band</i>	A	85	25,000	Single		3.35	1.15	10% / 10%	5 yrs		0-80: 4.00+ 81-85: 1.75+
National Western Life	NWL® Choice Optimizer 5 CA <i>Low Band</i>	A	85	25,000	Single		3.25	1.00	0% / 5%	5 yrs		0-80: 4.00 81-85: 2.50
Securian Financial	SecureLink Ultra 5 <i>Mid Band</i>	A+	85	100,000	Single		3.25	1.35	10% / 10%	5 yrs		
Securian Financial	SecureLink Ultra 5 CA <i>Mid Band</i>	A+	85	100,000	Single		3.25	1.35	10% / 10%	5 yrs		
Lincoln Financial Group	Lincoln OptiBlend 5 <i>Low Band</i>	A+	85	10,000	FPA		3.15	1.15	10% / 10%	5 yrs		0-74: 3.00+ 75-79: 2.20+ 80-84: 1.20+ 85-UP: 0.50+
Securian Financial	SecureLink Ultra 5 <i>Low Band</i>	A+	85	20,000	Single		3.05	1.25	10% / 10%	5 yrs		

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
Securian Financial	SecureLink Ultra 5 CA <i>Low Band</i>	A+	85	20,000	Single		3.05	1.25	10% / 10%	5 yrs		
Amer. Equity Investment Life Ins. Co.	AssetShield 5 ID	A-	85	5,000	FPA		3.00	1.75	Int / 10%	5 yrs		18-75: 3.75+ 76-85: 2.81+ 76-85: 1.88+
Lincoln Financial Group	Lincoln Core Capital <i>Low Band</i>	A+	85	10,000	Single		3.00	1.20	10% / 10%	5 yrs		Fee Based
American General Life Ins. Co.	Power 5 Protector <i>Low Band</i>	A	85	25,000	Single		3.00	1.40	0% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.00+
Symetra Life Insurance Company	Symetra Edge Pro 5 <i>Low Band</i>	A	85	10,000	Single		3.00	1.60	10% / 10%	5 yrs		
Amer. Equity Investment Life Ins. Co.	AssetShield 5 CA	A-	85	5,000	FPA		2.75	1.60	Int / 10%	5 yrs		See Notes
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY <i>High Band</i>	A+	85	100,000	1 Year or Less		2.60	1.30	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Amer. Equity Investment Life Ins. Co.	AssetShield 5	A-	85	5,000	FPA		2.50	1.60	Int / 10%	5 yrs		18-75: 3.75+ 76-85: 2.81+ 76-85: 1.88+
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>High Band</i>	A+	85	100,000	FPA		2.50	1.10	10% / 10%	5 yrs		0-74: 3.00+ 75-79: 2.20+ 80-84: 1.20+ 85-UP: 0.50+
Lincoln Financial Group	Lincoln OptiBlend 5 CA <i>Low Band</i>	A+	85	10,000	FPA		2.25	1.00	10% / 10%	5 yrs		0-74: 3.00+ 75-79: 2.20+ 80-84: 1.20+ 85-UP: 0.50+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		2.20	1.10	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY <i>High Band</i>	A+	85	100,000	1 Year or Less		1.45	1.10	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY <i>Low Band</i>	A+	85	10,000	1 Year or Less		1.35	1.00	10% / 10%	5 yrs		0-80: 2.00+ 81-UP: 1.00+
Americo	Elite 5	A	90	10,000	Single			1.45	Int / 10%	5 yrs		
▼ The product below (Lincoln OptiChoice NY 5) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 5 <i>Low Band</i>	A+	85	2,000 <small>QL</small> 5,000 <small>NQ</small>	FPA			1.00	10% / 10%	5 yrs		0-75: 1.40+ 76-80: 1.15+ 81-85: 0.90+

Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	GLWB Riders	Commission
▼ The product below (Lincoln OptiChoice NY 5) will be withdrawn from sale effective 12/20/2021												
Lincoln Life & Annuity Co. of New York	Lincoln OptiChoice NY 5 <i>High Band</i>	A+	85	100,000	FPA			1.00	10% / 10%	5 yrs		0-75: 1.40+ 76-80: 1.15+ 81-85: 0.90+
3-Year Surrender Period												
Oxford Life Insurance Company	Select 3	A	80	20,000	Single		3.75	1.55	0% / 10%	3 yrs	Optional	18-75: 2.25+ 76-80: 1.35+
Oceanview Life and Annuity	Harbourview FIA 3	A-	89	20,000	Single		3.00	1.35	0% / 10%	3 yrs		0-79: 2.50+ 80-89: 1.25+