

Fixed-Indexed Annuities

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|---|---|---|---|--|---|---|---------------------------|
| Allianz (A+) | ABC+ Annuity | Fixed Account | 2.50% | 10 Years 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05 Increasing Income Available Immediately | 30% Bonus | After 1 year, 10% of premiums paid annually, cumulative to 20% | 7.00% 0-75 5.00% 76-80 |
| | | Ann P2P S&P 500 Cap | 4.00% | | Accum Phase 250% credit to BB (0.00% Fee) | | |
| | | S&P Performance Trigger Rate | 3.15% | | Income Phase 150% index credit to income amount | | |
| 1-Yr Bloomberg USDB III par rate | | 75% | 2/6 ADL Doubler | | | | |
| 1-Yr PIMCO Tactical Balance par rate | | 70% | 5-yr payout DB of BB up to 250% acct val | | | | |
| 1-Yr Blended Futures Index Par Rate | | 40% | | | | | |
| 1-Yr Morgan Stanley Strat Trends ER Par | | 45% | | | | | |
| 1-Yr S&P Futures Index Par Rate | | 35% | | | | | |
| 2-Yr Morgan Stanley Par Rate | | 50% - 65% | | | | | |
| 2-Yr PIMCO Ann Par Rate | | 90% - 115% | | | | | |
| 2-Yr S&P Futures Index ER | 40% - 45% | | | | | | |
| | 222+ | Fixed Account | 2.80% | 10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0 | 50% Bonus | After 1 year, 10% of premiums paid annually, cumulative to 20% | 7.00% 0-75 5.00% 76-80 |
| | | Annual P2P S&P Cap | 4.50% | | Accum Phase 150% index credit on benefit base | | |
| | | S&P Performance Trigger Rate | 3.65% | | Income Phase 10-year wait 150% increases | | |
| | | 1-Yr Bloomberg USDB III par rate | 85% | | 2/6 ADL Doubler | | |
| | | 1-Yr PIMCO Tactical Balance par rate | 80% | | 5-yr payout DB of BB No Fee | | |
| | | 1-Yr Blended Futures Index Par Rt | 50% | | | | |
| | | 1-Yr Morgan Stnley Strat Trends Par Rt | 55% | | | | |
| | | 1-Yr S&P Futures Index Par Rate | 45% | | | | |
| | | 2-Yr Morgan Stanley Par Rate | 60% - 75% | | | | |
| | | 2-Yr PIMCO Ann Par Rate | 105% - 130% | | | | |
| 2-Yr S&P Futures Index ER | 50% - 55% | | | | | | |
| | 360 | Fixed Account | 2.00% | 10 Years 10,10,10,8.75,7.50,6.25, 5.00,3.75,2.50,1.25,0 | 5% interest bonus bonus before income rider trigger. Income base = account value Increasing income option (0.95% fee) | After 1 year, 10% of premiums paid annually | 7.00% 0-75 5.00% 76-80 |
| | | Ann P2P S&P 500 Cap | 3.50% | | | | |
| | | BlackRock iBLD Claria par rate | 65% | | | | |
| | | Bloomberg USDB II par rate | 65% | | | | |
| | | PIMCO Tactical Balance par rate | 60% | | | | |
| | | 2-Yr Bloomberg USDB Ann P2P with Par | 95% - 115% | | | | |
| | | 2-Yr PIMCO Tact Bal Ann P2P with Par Rt | 90% - 110% | | | | |
| | | 2-Yr S&P Futures DRC 5% Par Rt | 95% - 120% | | | | |
| | | 5-Yr Bloombrg Ann Par Rate | 140% - 160% - 180% - 200% - 220% | | | | |
| | | 5-Yr PIMCO Ann Par Rate | 135% - 155% - 175% - 195% - 215% | | | | |
| 5-Yr S&P Fut DRC Ann Par Rate | 155% - 175% - 195% - 215% - 240% | | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|------------------------------------|---------------------------------|--|---|-------------------------------------|---|--|--|
| Allianz (A+) | Core Income 7 | Fixed Account Ann P2P S&P 500 Cap Ann P2P Nasdaq 100 Cap Ann P2P Russell 2000 Cap Bloomberg Dyn Bal II Cap 1-year Bloomberg ER Par Rate 2-year Bloomberg ER Par Rate Bloomberg Dyn Bal II spread | 2.60% 4.00% 4.25% 4.25% 3.75% 90% 135% 4.25 | 7 Years 8.5,8,7,6,5,4,3,0 | Income base = account value Level or increasing income options. 1.25% fee | After 1 year, 10% of premiums paid annually | 5.50% 0-75 4.00% 76-80 |
| AmFirst/ Axonic (A-) | TrailHead 5 | 1-Yr S&P Dynamic Intraday TCA Par rate 2-Yr S&P Dynamic Intraday TCA Par rate 1-Yr DB Foresight X-Asset 10 Par Rate 2-Yr DB Foresight X-Asset 10 Par Rate 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 1-Yr S&P 500 Cap 2-Yr S&P 500 Cap 1-Yr S&P 500 P2P Par Rate (no cap) 2-Yr S&P 500 P2P Par Rate (no cap) 1-Yr Fixed Rate 2-Yr Fixed Rate | <\$100k \$100k+ 67% 80% 103% 115% 83% 92% 125% 139% 98% 106% 151% 164% 9.50% 10.75% 19.50% 22.00% 51% 63% 60% 75% 4.25% 5.05% 4.25% 5.05% | 5 Years 9,8,7,6,5,0 | N/A 1-Year Boost 115% 2-Year Boost 107.5% | 10% after 1 year | 6.00% 0-80 4.50% 81-84 3.00% 85-89 |
| | TrailHead PLUS 5 | BONUS: 9% (no fee); 12% (0.95% fee) 1-Yr S&P Dynamic Intraday TCA Par rate 2-Yr S&P Dynamic Intraday TCA Par rate 1-Yr DB Foresight X-Asset 10 Par Rate 2-Yr DB Foresight X-Asset 10 Par Rate 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate 1-Yr S&P 500 Cap 2-Yr S&P 500 Cap 1-Yr S&P 500 P2P Par Rate (no cap) 2-Yr S&P 500 P2P Par Rate (no cap) 1-Yr Fixed Rate 2-Yr Fixed Rate | <\$100k \$100k+ 45% 55% 55% 70% 50% 65% 75% 80% 60% 75% 85% 90% 6.50% 6.75% 9.25% 9.50% 35% 40% 45% 50% 2.75% 3.15% 2.75% 3.15% | 5 Years 9,8,7,6,5,0 | N/A 1-Year Boost 115% 2-Year Boost 107.5% | 10% after 1 year | 6.00% 0-80 4.50% 81-84 3.00% 85-89 |

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm |
|---------------------------------------|------------------------------------|---|------------|---------|---|---|---------------------|---|
| AmFirst/ Axonic (A-) | TrailHead 7 | 1-Yr S&P Dynamic Intraday TCA Par rate | <\$100k | \$100k+ | 7 Years 9,8,7,6,5,4,3,0 | N/A 1-Year Boost 115% 2-Year Boost 107.5% | 10% after 1 year | 6.75% 0-80 5.06% 81-84 3.37% 85-89 |
| | | 2-Yr S&P Dynamic Intraday TCA Par rate | 67% | 80% | | | | |
| | | 1-Yr DB Foresight X-Asset 10 Par Rate | 103% | 115% | | | | |
| | | 2-Yr DB Foresight X-Asset 10 Par Rate | 83% | 92% | | | | |
| | | 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 125% | 139% | | | | |
| | | 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 98% | 106% | | | | |
| | | 1-Yr S&P 500 Cap | 151% | 164% | | | | |
| | | 2-Yr S&P 500 Cap | 9.50% | 10.75% | | | | |
| | | 1-Yr S&P 500 P2P Par Rate (no cap) | 19.50% | 22.00% | | | | |
| | | 2-Yr S&P 500 P2P Par Rate (no cap) | 51% | 63% | | | | |
| | 1 & 2-Yr Fixed Rate | 60% | 75% | | | | | |
| | | | 4.25% | 5.05% | | | | |
| | TrailHead PLUS 7 | BONUS: 12% (no fee); 17% (0.95% fee) | <\$100k | \$100k+ | 7 Years 9,8,7,6,5,4,3,0 | N/A 1-Year Boost 115% 2-Year Boost 107.5% | 10% after 1 year | 6.75% 0-80 5.06% 81-84 3.37% 85-89 |
| | | 1-Yr S&P Dynamic Intraday TCA Par rate | 45% | 55% | | | | |
| | | 2-Yr S&P Dynamic Intraday TCA Par rate | 55% | 70% | | | | |
| | | 1-Yr DB Foresight X-Asset 10 Par Rate | 50% | 65% | | | | |
| | | 2-Yr DB Foresight X-Asset 10 Par Rate | 75% | 80% | | | | |
| | | 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 60% | 75% | | | | |
| | | 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 85% | 90% | | | | |
| | | 1-Yr S&P 500 Cap | 6.50% | 6.75% | | | | |
| | | 2-Yr S&P 500 Cap | 9.25% | 9.50% | | | | |
| | | 1-Yr S&P 500 P2P Par Rate (no cap) | 35% | 40% | | | | |
| | 2-Yr S&P 500 P2P Par Rate (no cap) | 45% | 50% | | | | | |
| | 1 & 2-Yr Fixed Rate | 2.75% | 3.15% | | | | | |
| | TrailHead 10 | | <\$100k | \$100k+ | 10 Years 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8, 2.8, 1.9, 0.9 | N/A 1-Year Boost 120% 2-Year Boost 110% | 10% after 1 year | 7.50% 0-80 5.625% 81-84 3.75% 85-90 |
| | | 1-Yr S&P Dynamic Intraday TCA Par rate | 67% | 80% | | | | |
| | | 2-Yr S&P Dynamic Intraday TCA Par rate | 103% | 115% | | | | |
| 1-Yr DB Foresight X-Asset 10 Par Rate | | 83% | 92% | | | | | |
| 2-Yr DB Foresight X-Asset 10 Par Rate | | 125% | 139% | | | | | |
| 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | | 98% | 106% | | | | | |
| 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | | 151% | 164% | | | | | |
| 1-Yr S&P 500 Cap | | 9.50% | 10.75% | | | | | |
| 2-Yr S&P 500 Cap | | 19.50% | 22.00% | | | | | |
| 1-Yr S&P 500 P2P Par Rate (no cap) | | 51% | 63% | | | | | |
| 2-Yr S&P 500 P2P Par Rate (no cap) | 60% | 75% | | | | | | |
| 1 & 2-Year Fixed Rate | 4.25% | 5.05% | | | | | | |

April 13, 2026

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Fixed Index Annuities

Additional carriers/listings available

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm |
|----------------------------|--------------------------------|---|------------|------------|---|---|---------------------|--|
| AmFirst/ Axonic (A-) | TrailHead PLUS 10 | BONUS: 16% (no fee); 23% (0.95% fee) | <\$100k | \$100k+ | 10 Years 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8, 2.8, 1.9, 0.9 | N/A 1-Year Boost 120% 2-Year Boost 110% | 10% after 1 year | 7.50% 0-80 5.625% 81-84 3.75% 85-90 |
| | | 1-Yr S&P Dynamic Intraday TCA Par rate | 45% | 55% | | | | |
| | | 2-Yr S&P Dynamic Intraday TCA Par rate | 55% | 70% | | | | |
| | | 1-Yr DB Foresight X-Asset 10 Par Rate | 50% | 65% | | | | |
| | | 2-Yr DB Foresight X-Asset 10 Par Rate | 75% | 80% | | | | |
| | | 1-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 60% | 75% | | | | |
| | | 2-Yr Nasdaq-100 Vol Cntrl 7% Par Rate | 85% | 90% | | | | |
| | | 1-Yr S&P 500 Cap | 6.50% | 6.75% | | | | |
| | | 2-Yr S&P 500 Cap | 9.25% | 9.50% | | | | |
| | | 1-Yr S&P 500 P2P Par Rate (no cap) | 35% | 40% | | | | |
| | | 2-Yr S&P 500 P2P Par Rate (no cap) | 45% | 50% | | | | |
| | | 1-Yr Fixed Rate | 2.75% | 3.15% | | | | |
| American Equity (A-) | Asset Shield 10 | 1-Yr BlackRock Adaptive US Eq 7% Par | No Fee | Rate - Fee | 10 Years 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | N/A | 10% after 1 year | 6.00% 18-75 4.50% 76-80 Trail options |
| | | 2-Yr BlackRock Adaptive US Eq 7% Par | 105% | 170%-1.50% | | | | |
| | | 1-Yr S&P Div Aristocrats ER Par Rate | 135% | 210%-3.00% | | | | |
| | | 2-Yr S&P Div Aristocrats ER Par Rate | 100% | 185%-1.50% | | | | |
| | | 1-S&P 500 Par Rate | 180% | 300%-3.00% | | | | |
| | | 1-Yr S&P 500 Cap | 40% | 55%-1.5% | | | | |
| | | 1-Yr S&P 500 Cap | 7.50% | 10.0%-1.5% | | | | |
| | | 1-Yr NYSE Premier Index Par Rate | 60% | 80%-3.00% | | | | |
| | Asset Shield 7 | 1-Yr BlackRock Adaptive US Eq 7% Par | No Fee | Rate - Fee | 7 Years 9.20, 9, 8, 7, 6,4,2,0 | N/A | 10% after 1 year | 4.50% 18-75 3.38% 76-80 2.25% 81-85 Trail options |
| | | 1-Yr S&P Div Aristocrats ER Par Rate | 105% | 170%-1.50% | | | | |
| | | 1-S&P 500 Par Rate | 100% | 175%-1.50% | | | | |
| | | 1-Yr S&P 500 Cap | 40% | 55%-1.50% | | | | |
| | | 1-S&P 500 Monthly Sum Cap | 7.00% | 9.50%-1.5% | | | | |
| | 1-S&P 500 Monthly Sum Cap | 1.90% | 2.80%-1.5% | | | | | |
| | Asset Shield 5 | 1-Yr BlackRock Adaptive US Eq 7% Par | No Fee | Fee Rate | 5 Years 9.20, 9, 8, 7, 6,0 | N/A | 10% after 1 year | 3.75% 18-75 2.81% 76-80 1.88% 81-85 Trail options |
| | | 1-Yr S&P Div Aristocrats ER Par Rate | 105% | 165%-1.50% | | | | |
| | | 1-S&P 500 Par Rate | 95% | 170%-1.50% | | | | |
| | | 1-Yr S&P 500 Cap | 40% | 50%-1.50% | | | | |
| | | 1-Yr S&P 500 Cap | 6.25% | 9.00%-1.5% | | | | |
| | | 1-S&P 500 Monthly Sum Cap | 1.80% | 2.70%-1.5% | | | | |

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Check state approvals and variations

Rates Subject to Change

| Financial | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm |
|---------------------------------------|---------------------------------------|---|------------|---------|---------------------------|---|------------------------|--|
| AIG Corebridge Financial (A) | Power 5 Protector | Fixed Account | <\$100k | \$100k+ | 5 Year 8,7,6,5,4,0 | N/A | 10% after 1 year | 3.25% 18-80 1.00% 81-85 with 0.15% trail yrs 2+ |
| | | Ann P2P S&P 500 Cap | 3.75% | 4.00% | | | | |
| | | Ann P2P S&P Par Rate: | 7.75% | 8.75% | | | | |
| | | Ann S&P 500 Par Rate with 1.50% fee | 45% | 50% | | | | |
| | | S&P 500 5-Year Par Rate: | 55% | 60% | | | | |
| | | S&P 500 Performance Trigger Rate | 55% | 60% | | | | |
| | | PIMCO Global Optima Par Rate | 5.65% | 6.65% | | | | |
| | | PIMCO Global par rate with 1.50% fee | 60% | 70% | | | | |
| | | ML Strategic Balance Par Rate | 80% | 95% | | | | |
| | | 2-yr ML Strategick Balance Par Rate | 90% | 110% | | | | |
| | | AQR DynamiQ Allocation Par Rate | 120% | 140% | | | | |
| | | 2-yr AQR DynamiQ Allocation Par Rate | 155% | 165% | | | | |
| | | AQR Dyn Alloc Par Rate with 1.50% fee | 230% | 240% | | | | |
| | | 225% | 235% | | | | | |
| | | Rates/Caps differ if adding GLWB | <\$100k | \$100k+ | 7 Year 8,7,6,5,4,3,2,0 | Optional Income Rider 9% simple rollup until lifetim income is activated (alternative "Max" income option available) 1.10% fee | 10% after 1 year | 4.75% 18-80 Trail Option |
| | | Fixed Account | 3.75% | 4.00% | | | | |
| | | Annual P2P S&P 500 Cap | 7.75% | 8.75% | | | | |
| | | Annual P2P S&P 500 Par Rate | 45% | 50% | | | | |
| | | Annual P2P S&P 500 Trigger Rate | 5.65% | 6.65% | | | | |
| | | PIMCO Global Optima Par Rate | 60% | 70% | | | | |
| | 2-yr PIMCO Global Optima Par Rate | 85% | 100% | | | | | |
| | PIMCO Global par rate with 1.50% fee | 80% | 95% | | | | | |
| | ML Strategic Balance Par Rate | 90% | 110% | | | | | |
| | 2-yr ML Strategic Balance Par Rate | 120% | 140% | | | | | |
| | AQR DynamiQ Allocation Par Rate | 155% | 165% | | | | | |
| | 2-yr AQR DynamiQ Allocation Par Rate | 230% | 240% | | | | | |
| | AQR Dyn Alloc Par Rate with 1.50% fee | 225% | 235% | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm | |
|--|---|---|------------|---------------|-----------------------|---|--|--------------------------------|--|
| AIG Corebridge Financial (A) | Power 10 Protector <i>Rates differ on</i> Power 10 Protector + Income | <i>Rates/Caps differ if adding GLWB</i> | | <\$100k | \$100k+ | 10 Year 10,9,8,7,6,5,4,3,2,1,0 | Optional Income Rider 9% simple rollup for 10 years (alternative "Max" income option available) 1.10% fee | 10% after 1 year | 7.00% 18-75 Trail Options |
| | | Fixed Account | 3.75% | 4.00% | | | | | |
| | | Annual P2P S&P 500 Cap | 7.75% | 8.75% | | | | | |
| | | Annual P2P S&P Par Rate | 45% | 50% | | | | | |
| | | Annual P2P S&P 500 Trigger Rate | 5.65% | 6.65% | | | | | |
| | | PIMCO Global Optima Par Rate | 60% | 70% | | | | | |
| | | ML Strategic Balance Par Rate | 90% | 110% | | | | | |
| | | 2-Yr ML Strategic Balance Par Rate | 120% | 140% | | | | | |
| AQR DynamiQ Alloc Par Rate | 155% | 165% | | | | | | | |
| 2-yr AQR DynamiQ Par Rate | 230% | 240% | | | | | | | |
| American National (A) | Strategy Index Annuity Plus | Premium Enhancement | | 7-Year | 10-Year | 7 Year 7,6,5,4,3,2,1,0 10 Year 9,9,8,7,6,5,4,3,2,1,0 | (1) 9.00% roll-up for 10 yrs (1.10% fee) or (2) 4.20% + index gain for 10 years (0.80 fee) | 10% starting 1st year | 7 Year 5.25% 0-75 4.25% 76-80 10 Year 7.00% 0-75 5.50% 76-80 |
| | | Fixed Account | 11.00% | 1.00% | | | | | |
| | | BNPP Patriot Tech P2P Uncapped Par | 2.65% | 3.75% | | | | | |
| | | S&P P2P w/ Cap and 20% Max Cap | N/A | 122% | | | | | |
| | | S&P P2P with Cap | N/A | 10.00% | | | | | |
| | | S&P P2P Uncapped Par Rate | 6.00% | 6.60% | | | | | |
| | | Nasdaq-100 Growth Cap | 21.00% | 41.00% | | | | | |
| | | S&P MARC 5% Par Rate | 5.35% | 6.50% | | | | | |
| | 95.00% | 180% | | | | | | | |
| Athene (A+) | Agility | | | 7-Year | 10-Year | 7 Year 9,8,7,6,5,4,3,0 10 Year 9,9,8,7,6,5,4,3,2,1,0 | 50% Bonus (40% on 7-yr) Accum Phase 200% index credit to Benefit Base Income Phase 100% index credit to income amount 7 & 10-yr WAIT before income No Fee | 10% starting year one one year | 7 Year 4.50% 0-70 4.00% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.00% 0-70 5.50% 71-75 5.00% 76-80 |
| | | 1-Yr BNP Paribas Multi Asset Par Rt | 120% | 130% | | | | | |
| | | 2-Yr BNP Paribas Multi Asset Par Rt | 165% | 180% | | | | | |
| | | 1-Yr Nasdaq FC Index Par Rate | 72% | 77% | | | | | |
| | | 2-Yr Nasdaq FC Index Par Rate | 110% | 120% | | | | | |
| | | 1-Yr AI Powered US Equity Index Par Rt | 95% | 100% | | | | | |
| | | 2-Yr AI Powered US Equity Index Par Rt | 125% | 135% | | | | | |
| | | 1-Year S&P 500 Cap | 5.00% | 5.25% | | | | | |
| | | 2-Year S&P 500 Cap | 10.25% | 10.75% | | | | | |
| | | 1-Yr AI Powered Global Opp Par Rt | 85% | 92% | | | | | |
| | | 1-Yr S&P 500 FC Par Rate | 53% | 57% | | | | | |
| | | Fixed Account | 2.75% | 2.90% | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm | |
|--|------------------------------------|---|---------------------|----------------|--|---|--|--|--|
| Athene (A+) | Perform Elite | <i>Bonus (optional) may vary by state</i> | No-Fee Rates | | Higher rates for 1.25% fee | No Income Rider | 5% after one year | 7 Year 5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83 10 Year 6.50% 0-70 6.00% 71-75 5.00% 76-80 | |
| | | Base (optional bonus choices w/ fee) | 7-Year | 10-Year | | | | | |
| | | Fixed Account | 4.35% | 2.90% | | | | | |
| | | 1-Yr BNP Paribas Multi Asset Par Rt | 195% | 130% | | | | | |
| | | 2-Yr BNP Paribas Multi Asset Par Rt | 260% | 180% | | | | | |
| | | 1-Yr Nasdaq FC Index Par Rate | 115% | 77% | | | | | |
| | | 2-Yr Nasdaq FC Index Par Rate | 175% | 120% | | | | | |
| | | 1-Yr AI Powered US Equity Par Rate | 155% | 107% | | | | | |
| | | 2-Yr AI Powered US Equity Par Rate | 200% | 140% | | | | | |
| | | 1-Yr S&P FC Index Par Rate | 88% | 60% | | | | | |
| | 2-Yr S&P FC Index Par Rate | 118% | 80% | | | | | | |
| | 1-Yr S&P 500 Cap | 8.25% | 5.50% | | | | | | |
| | Ascent Pro 10 Bonus | 10% Premium Bonus | | | | 10 Year 12,12,12,11,10, 9,8,7,6,4,0 | 20% Bonus on Benefit Base 10% simple rollover for 20 Years (1.00% fee) | 10% starting year one | 6.50% 0-70 6.00% 71-75 5.00% 76-80 |
| | | 1-Yr BNP Paribas Multi Asset Par Rt | 140% | | | | | | |
| | | 2-Yr BNP Paribas Multi Asset Par Rt | 190% | | | | | | |
| | | 1-Yr Nasdaq FC Index Par Rate | 80% | | | | | | |
| | | 2-Yr Nasdaq FC Index Par Rate | 120% | | | | | | |
| | | 1-Yr AI Powered US Equity Index Par Rt | 112% | | | | | | |
| | | 2-Yr AI Powered US Equity Index Par Rt | 150% | | | | | | |
| | | 1-Yr S&P 500 FC Index Par Rt | 62% | | | | | | |
| 1-Year S&P 500 Cap | | 5.50% | | | | | | | |
| Fixed Account | | 2.85% | | | | | | | |
| Clear Spring (A-) <i>Extra 1% over \$300k of FIA production for ENTIRE 2025!!</i> | High- lander 7 | Fixed Account | 4.50% | | 7 Years 9,8,7,6,5,4,3,0 <small>First yr in CA is 8.5%</small> | N/A | 10% after 1 year | 5.00% 0-75 4.00% 76-80 1% less CA/FL | |
| | | Annual S&P Cap | 9.75% | | | | | | |
| | | Annual S&P 500 Par Rate | 50% | | | | | | |
| | | Annual S&P MARC 5 Par Rate | 175% | | | | | | |
| | High- lander | 10% Bonus on Account Value | | | | 10 Years 10%,9,8,7,6,5,4,3,2,1 <small>lower in some states</small> | 10% Bonus 4% + index credit rollover for 10 yrs regardless of income trigger (0.90%) | 10% after 1 year | 7.00% 0-75 5.00% 76-80 1% less CA/FL |
| | | Fixed Account | 3.60% | | | | | | |
| | | S&P 500 Annual P2P S&P Cap | 7.50% | | | | | | |
| | | S&P MARC 5% ER Participation Rate | 170% | | | | | | |
| Annual P2P S&P Participation Rate | 45% | | | | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|--|-----------------|--|--|--|--|------------------|---|
| Clear Spring (A-) <i>Extra 1% over \$300k of FIA production for ENTIRE 2025!!</i> | TriVysta | Fixed Account Annual P2P S&P Cap S&P DRC 5% USD Excess Return Par Rate S&P Economic Cycle Factor Rotator Par Rate 1-yr Morg Stnley Diversified Sel Idx Par Rate 2-yr Morg Stnley Diversified Sel Idx Par Rate 1-yr BNP Paribas Tech Balanced 7 Par | 4.60% 10.25% 170% 150% 155% 200% 135% | 10 Years 10,10,10,10, 9,8,6,4,2,1 (most states) 9,9,8,7,6,5,4,3,2,1 Non-MVA States | N/A | 10% after 1 year | 7.00% 0-75 5.00% 76-80 3.50% age 81 1% less in CA |
| | ViStar | Fixed Account 1-Year S&P 500 Cap 1-Year S&P 500 Par Rate 1-yr S&P Sctr Rotator Daily RC2 5% ER Par Rate 1-yr S&P Economic Cycle Factor Rot Idx Par Rt 1-yr S&P MARC 5% Excess Return Idx Par Rt | 3.50% 6.00% 35% 125% 125% 140% | 10 Years 10,10,10,10, 9,8,6,4,2,1 (most states) | 8% Bonus 8% compound rollup for 12 yrs regardless of income trigger (1.10%) | 10% after 1 year | 7.00% 0-75 5.00% 76-80 1% less CA/FL |
| CL Life & Annuity (B++) | Arrow 5 | Fixed Account | 4.25% | 5 Years 9,8,7,6,5,0 | N/A | 10% after 1 year | Eff 3/1/2026 5.00% 0-75 4.00% 76-85 3.00% 86-90 |
| | | S&P 500 Level-Lock Cap Rate | 8.00% | | | | |
| | | Nasdaq-100 Level-Lock Cap Rate | 8.00% | | | | |
| | | MSCI USA 10% Vol Cntrl Par Rate (no cap) | 8.00% | | | | |
| | Arrow 7 | Fixed Account Annual S&P 500 Cap Annual S&P 500 Par Rate (no cap) Annual Nasdaq 100 Cap Annual Nasdaq 100 Par Rate (no cap) MSCI USA Index Par Rate (no cap) MSCI USA 10% Vol Cntrl Par Rate (no cap) | 4.50% 9.00% 45% 9.00% 40% N/A N/A | 7 Years 9,8,7,6,5,4,3,0 | N/A | 10% after 1 year | 5.00% 0-75 3.00% 76-85 |
| | Arrow 10 | Fixed Account Annual S&P 500 Cap Annual S&P 500 Par Rate (no cap) Annual Nasdaq 100 Cap Annual Nasdaq 100 Par Rate (no cap) MSCI USA Index Par Rate (no cap) MSCI USA 10% Vol Cntrl Par Rate (no cap) | 4.50% 10.50% 50% 10.50% 45% 50% 100% | 10 Years 9,8,7,6,5,4 3,2,1,0,5 | N/A | 10% after 1 year | 7.00% 0-75 5.00% 76-85 |

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|--|---|--|--------------------------------------|--|---------------------|---------------------------|--|
| CL Life & Annuity (B++) | Arrow MAX 5 | 7% Bonus (ages 0-75); 5% Bonus 76-90 | | | | | |
| | | Fixed Account | 3.00% | | | | |
| | | S&P 500 Level-Lock Cap Rate | 5.00% | 5 Years 9,8,7,6,5,0 | N/A | 10% after 1 year | 5.50% 0-75 3.50% 76-85 1.50% 86-90 |
| | | Nasdaq-100 Level-Lock Cap Rate | 5.00% | | | | |
| | MSCI USA 10% Vol Cntrl Par Rate (no cap) | 5.00% | | | | | |
| | Arrow MAX 7 | 10% Bonus (ages 0-75); 7% Bonus 76-85 | | | | | |
| | | Fixed Account | 3.00% | | | | |
| | | Annual S&P 500 Cap | 6.50% | 7 Years 9,8,7,6,5,4,3,0 | N/A | 10% after 1 year | 6.00% 0-75 3.00% 76-85 |
| | | Annual S&P 500 Par Rate (no cap) | 30% | | | | |
| Annual Nasdaq 100 Cap | | 6.50% | | | | | |
| Annual Nasdaq 100 Par Rate (no cap) | | 25% | | | | | |
| MSCI USA Index Par Rate (no cap) | N/A | | | | | | |
| MSCI USA 10% Vol Cntrl Par Rate (no cap) | N/A | | | | | | |
| Arrow MAX 10 | 15% Bonus (ages 0-75); 11% Bonus 76-85 | | | | | | |
| | Fixed Account | 4.00% | | | | | |
| | Annual S&P 500 Cap | 7.00% | 10 Years 9,8,7,6,5,4 3,2,1,0.5 | N/A | 10% after 1 year | 7.50% 0-75 5.00% 76-85 | |
| | Annual S&P 500 Par Rate (no cap) | 35% | | | | | |
| | Annual Nasdaq 100 Cap | 7.00% | | | | | |
| | Annual Nasdaq 100 Par Rate (no cap) | 30% | | | | | |
| MSCI USA Index Par Rate (no cap) | 30% | | | | | | |
| MSCI USA 10% Vol Cntrl Par Rate (no cap) | 65% | | | | | | |
| Equitrust (B++) | Market Ten Bonus | 11% Bonus First 5 Yrs of Deposits | | | | | |
| | | Fixed Account | 3.50% | Return of Premium Built-in | N/A | 10% after first year | 7.00% 0-75 5.25% 76-80 |
| | | S&P Annual P2P Cap | 6.00% | | | | |
| | | S&P Monthly Avg Par Rate | 65% | 10 Years 10,10,10,10,8.5, 7,5.5,4,3,1.5,0 Non-Rolling | | | |
| | | 1-Yr S&P 500 Dynamic Intraday TCA | 55% | | | | |
| | | 2-Yr S&P 500 Dynamic Intraday TCA | 75% | | | | |
| | | 1-Yr MARC 5% Participation Rate | 150% | | | | |
| | | 1-yr Barclays Focus50 Par Rate | 130% | | | | |
| 1-Yr S&P 500 Trigger rate | 5.00% | | | | | | |

| Company A.M. Best | Product | Account Options | Rates | | Surrender Schedule | Income Rider | Free W/D | Comm | | | |
|---------------------------|--|---|--|-----------|--|---|---|--|--|--------|--|
| | | | <\$100k | \$100k+ | | | | | | | |
| Equitrust (B++) | Market Value Index | 10% Bonuns on Income base <i>(if chosen)</i> Fixed Account S&P Annual P2P Cap S&P Annual P2P Trigger Rate 1-Yr S&P 500 Dynamic Intraday TCA 2-Yr S&P 500 Dynamic Intraday TCA S&P Montly Sum Cap 1-yr Barclays Focus50 Par Rate 1-Yr S&P 500 Monthly Avg Par Rate 1-Yr S&P MARC5 Par Rate | 5.25% 10.00% 8.00% 85% 115% 3.00% 190% 100% 225% | | 10 Years 12,12,12,12,11, 10,8,6,4,2,0 Varies by State | N/A | 10% after first year | 7.00% 0-75 5.25% 76-80 3.50% 81-85 | | | |
| F&G (A-) | Accel erator Plus | Premium Bonus 10% to age 75; 7% 76-80 <i>Lite states: 8% to age 75; 6% 76-80</i> 1-yr Balanced Asset 10 Par Rate 1-yr Balanced Asset 10 Par/spread 1-yr Balanced Asset 5 Par Rate GS Global Factor Index Par Rate S&P 500 Trigger Rate S&P 500 Cap | No Fee | | 1.25% Fee | 10 Years 14,13,12,11,10,8, 6,4,2,1,0 MVA | 5% compound 10 years (0.95 fee) 2 of 6 crisis waiver doubler | 10% after first year | 8.00% 0-75 6.00% 76-80 4.25% 81-85 | | |
| | | | 90% | | | | | | | X | |
| | | | 165%/5.5 | | | | | | | X | |
| | | | 175% | | | | | | | 230% | |
| | | | 185% | | | | | | | 245% | |
| | Accum ulator Plus | Premium Bonus 7% to age 75; 4% 76-80 <i>Lite states: 5% to age 75; 3% 76-80</i> 2-yr Barclays Trailblazer Sect 5 Par/sprd 1-yr GS Global Par/spread 2-yr GS Global Par/spread S&P 500 Trigger Rate S&P 500 Cap | No Fee | | 1.25% Fee | 10 Years 12,,11,10,9,8, 7,6,5,4,3,0 MVA | N/A | 10% after first year | 7.50% 0-75 5.25% 76-80 4.00% 81-85 | | |
| | | | 255%/0 | | | | | | | 295%/0 | |
| | | | 190%/0 | | | | | | | 250%/0 | |
| | | | 275%/0 | | | | | | | 315%/0 | |
| Safe Income Advtg | 1-Yr Balanced Asset 5 Par/Spread 2-Yr Balanced Asset 5 Par/Spread 1-Yr S&P 500 Trigger Rate 1-Yr S&P 500 Monthly Avg Cap 1-Yr S&P 500 Annual Cap 1-Yr S&P 500 Monthly Sum Cap | No Fee | | 1.25% Fee | 10 Years 12,,11,10,9,8, 7,6,5,4,3,0 MVA | 7.20% comp 10 years (1.15% fee) Level, increasing or CPI inc options. 2 of 6 doubler | 10% after first year | 7.00% 0-75 5.00% 76-80 | | | |
| | | 75%/1.00 | | | | | | | 120%/0 | | |
| | | 100%/1.0 | | | | | | | 125%/0 | | |
| | | 2.25% | | | | | | | X | | |
| | | 2.50% | | | | | | | X | | |
| | | 2.50% | | | | | | | X | | |

| Company A.M. Best | Product | Account Options | Rates | | Surrender Schedule | Income Rider | Free W/D | Comm |
|--|--------------------------------------|-----------------------------------|---------|---|---|---|----------------------------|----------------------------|
| | | | <\$100k | \$100k+ | | | | |
| Global Atlantic <small>(A)</small> | Income 150+ SE | Fixed Account | 2.25% | 2.50% | 10 Years 10,9,8,7,6,5,4,3,2,1,0 MVA Different in some states | Bonus 20% Rollup 2-5: 7.50% simple interest Day 1, year 10 150% of int earned years 1-9 added (1.20% fee) | 10% after first year | 7.00% 55-75 3.50% 76-85 |
| | | S&P 500 Cap | 3.25% | 3.50% | | | | |
| MSCI EAFE Cap | | 3.25% | 3.50% | | | | | |
| BlackRock Diversa Volatility Cntrl Cap | | 5.75% | 6.00% | | | | | |
| 1-Yr PIMCO Bal Index Par Rate | | 80% | 90% | | | | | |
| S&P Performance Trigger | | 3.00% | 3.25% | | | | | |
| 1-Yr BlackRock Diversa Vol Cont Par | | 55% | 65% | | | | | |
| 1-Yr Franklin US Index Par Rate | | 55% | 65% | | | | | |
| 1-Yr JP Morgan Cross-Asset Strategy Par | 55% | 65% | | | | | | |
| Fore Accum II | Fixed Account | 3.90% | 4.00% | 10 Years 9%,9,8,7,6,5,4,3,2,1,0 <i>5 & 7-year terms available as well</i> | Optional Enhanced Death Benefit 7% simple rollup for 15 years. Max issue age 80 Lump sum to Bene (0.50% fee 0-70; 0.95 ages 71-80) | 10% starting 1st year | 7.00% 0-80 3.50% 81-85 | |
| | S&P 500 Cap | 9.00% | 9.25% | | | | | |
| | S&P 5-Year Cap Lock | 7.00% | 7.00% | | | | | |
| | BlackRock Diversa Volatility Control | 15.75% | 16.00% | | | | | |
| | 1-Yr PIMCO Bal Index Par Rate | 185% | 190% | | | | | |
| | S&P Performance Trigger | 6.25% | 6.50% | | | | | |
| | 1-Yr MSCI EAFE Cap | 8.75% | 9.00% | | | | | |
| | 1-Yr Franklin US Index Par Rate | 130% | 135% | | | | | |
| 1-Yr JP Morgan Cross-Asset Strategy | 130% | 135% | | | | | | |
| Lafayette Life <small>(A+)</small> | Marquis SP 10 | Fixed Account | 4.10% | | 10 Years 9%,8.5,8,7,6,5,4,3,2,1 | Max issue age 80 for income rider. 10-year rollup varies by attained age 45-60: 7.00% 61-74: 8.00% 75-85: 9.00% (simple int) 0.95% | 10% after first year | 6.50% 18-75 5.00% 76-85 |
| | | 1-Year S&P 500 Cap | 7.50% | | | | | |
| | | 1-Yr GS Mom Blder M.A.C. Par Rate | 135% | | | | | |
| | | 2-Yr GS Mom Blder M.A.C. Par Rate | 200% | | | | | |
| | | 3-Yr GS Mom Blder M.A.C Part Rate | 260% | | | | | |
| | | 1-Yr JP Morgan Par Rate | 115% | | | | | |
| | | 2-Yr JP Morgan Par Rate | 157% | | | | | |
| | | 3-Yr JP Morgan Part Rate | 192% | | | | | |
| Lincoln Financial <small>(A+)</small> Different Rates in CA | OptiBlend 5 | Fixed Account | 3.40% | 3.90% | 5 Years 9%,8,7,6,5,0 | N/A | 10% starting first year | 4.00% 0-80 1.65% 81-85 |
| | | 1-Yr S&P Dual Trigger | 6.00% | 6.50% | | | | |
| | | S&P 500 Uncapped Par Rate | 45% | 52% | | | | |
| | | S&P 500 Cap | 7.50% | 8.50% | | | | |
| | | S&P 500 Performance Trigger Rate | 6.50% | 7.25% | | | | |
| | | 1-Yr S&P Cap Lock for 5-years | 6.50% | 7.25% | | | | |
| | | 5-Yr S&P Par Rate | 65% | 75% | | | | |
| | | 1-Yr S&P 500 10% DRC Trigger Rate | 8.00% | 9.00% | | | | |
| S&P P2P 10% DRC 5-yr Trigger Lock | 6.65% | 8.00% | | | | | | |

| Company A.M. Best | Product | Account Options | Rates | Rates | Surrender Schedule | Income Rider | Free W/D | Comm |
|---|-------------------|----------------------|---------------|---------|-----------------------------------|---|------------------------------|--|
| | | | <\$100k | \$100k+ | | | | |
| Lincoln Financial (A+) | OptiBlend 7 | Fixed Account | 3.40% | 3.90% | 7 Years 9%,8,7,6,5,4,3,0 | N/A | 10% starting first year | 5.00% 0-80 1.75% 81-85 |
| | | 1-yr Dual Trigger | 6.00% | 6.55% | | | | |
| S&P 500 Uncapped Par Rate | 48% | 52% | | | | | | |
| S&P 500 Cap | 7.55% | 8.55% | | | | | | |
| S&P 500 Performance Trigger Rate | 6.55% | 7.30% | | | | | | |
| 1-Yr S&P Cap Lock for 7-years | 6.25% | 7.00% | | | | | | |
| 1-Yr S&P 500 10% DRC Trigger Rate | 8.00% | 9.00% | | | | | | |
| S&P P2P 10% DRC 7-yr Trigger Lock | 6.50% | 7.75% | | | | | | |
| Rates in CA | OptiBlend 10 | Fixed Account | 3.75% | 4.10% | 10 Years 9,9,8,7,6,5,4,3,2,1,0 | N/A | 10% starting first year | 7.00% 0-75 4.00% 76-80 |
| | | 1-yr Dual Trigger | 6.00% | 6.75% | | | | |
| S&P 500 Uncapped Par Rate | 50% | 55% | | | | | | |
| S&P 500 P2P Cap | 8.00% | 9.00% | | | | | | |
| S&P 500 Performance Trigger Rate | 7.00% | 7.55% | | | | | | |
| 1-Yr S&P Cap Lock for 5 x 5 | 7.05% | 7.70% | | | | | | |
| 1-Yr S&P 500 10% DRC Trigger Rate | 8.55% | 9.25% | | | | | | |
| S&P P2P 10% DRC 5x5 Trigger Lock | 6.85% | 8.30% | | | | | | |
| MassMutual Ascend (A++) | Land Mark 3 | Fixed Account | *\$150k 3.40% | 3.50% | 3 Years 9%,8,7,0 | N/A | 10% beginning 1st year | 3.00% 0-75 2.50% 76-85 2.00% 86-89 |
| | | 1-Yr S&P 500 P2P Cap | *\$150k 6.00% | 6.50% | | | | |
| iShares MSCI EAFE ETF Cap | *\$150k 6.75% | 7.50% | | | | | | |
| iShares U.S. Real Est P2P Cap | *\$150k 6.75% | 7.00% | | | | | | |
| First Trust Barclays Edge par rt | *\$150k 100% | 105% | | | | | | |
| Frst Trst Brclays 1-yr P2P 3yr lock | *\$150k 105% | 110% | | | | | | |
| Different Rates/caps in AK,PA,UT | Land Mark 5 | Fixed Account | 3.80% | 4.00% | 5 Years 9%,8,7,6,5,0 | N/A | 10% beginning 1st year | 4.00% 0-75 3.00% 76-85 2.00% 86-89 |
| | | S&P Annual P2P Cap | 7.50% | 8.00% | | | | |
| S&P Annual 5-Year Cap Lock | 6.75% | 7.20% | | | | | | |
| Ann P2P S&P Risk Cntrl Par Rate | 60% | 65% | | | | | | |
| S&P Retire Spending Index Par Rt | 60% | 65% | | | | | | |
| iShares U.S. Real Est P2P Cap | 8.50% | 9.25% | | | | | | |
| First Trust Barclays Edge cap | 12.50% | 13.00% | | | | | | |
| | Legend 7 | Fixed Account | 3.95% | 4.15% | 7 Years 9%,8,7,6,5,4,3,0 | 6% simple growth for 10 yrs (0.95 fee) | 10% beginning 1st year | 5.00% 0-75 3.00% 76-85 |
| | | 1-Year S&P 500 Cap | 8.50% | 9.00% | | | | |
| S&P Annual 7-Year Cap Lock | 7.00% | 7.25% | | | | | | |
| Ann P2P S&P Risk Cntrl Par Rate | 70% | 75% | | | | | | |
| GOLD 1-year P2P Cap | 11.25% | 12.00% | | | | | | |
| iShares U.S. Real Estate Cap | 11.00% | 12.00% | | | | | | |
| S&P Retire Spending Index Par Rt | 65% | 70% | | | | | | |
| First Trust Barclays Edge cap | 13.50% | 14.00% | | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm |
|--|---|--------------------------------------|--------------|--|--|-----------------------|--|--|
| North American (A+) | Perform Choice 8 | S&P Annual Cap | 8.25% | | 8 Years 10,10,10,10,9,8,5,3,0 MVA | N/A | 10% after first year | 5.25% 0-75 3.95% 76-79 2.63% 80-85 |
| | | 1-yr Goldman Sachs Eq TimeX par rate | 65% | | | | | |
| | | 1-yr S&P 500 Par Rate | 30% | | | | | |
| 1-yr Fidelity Multifactor Yield Idx Par Rate | | 130% | | | | | | |
| 1-yr S&P MARC 5% ER par rate | | 125% | | | | | | |
| 1-yr Morgan Stanley Dyn Global PR | | 135% | | | | | | |
| 2-yr Goldman Sachs Eq TimeX par rate | | 90% | | | | | | |
| 2-yr Fidelity Multifactor Yield Idx Par Rate | | 195% | | | | | | |
| 2-yr S&P MARC 5% ER par rate | | 185% | | | | | | |
| 2-yr Morgan Stanley Dyn Global PR | | 195% | | | | | | |
| 1-yr Fid MultiFctor Par Rate (0.95% fee) | | 170% | | | | | | |
| 1-yr Morgan Stanley Dyn PR (0.95% fee) | 175% | | | | | | | |
| 2-Yr Fid MultiFctor Par Rate (0.95% fee) | 255% | | | | | | | |
| Versa Choice 10 | Fixed Account | 3.15% | 3.40% | 10 Years 10,10,9,9,8, 8,7,6,4,2,0 | Optional Enhanced Liquidity Rider (after Year 2) 1. 20% cum w/d 2. ROP after 3yrs 3. 2/6 ADL waiver (0.60% fee) | 10% starting 1st year | 7.00% 0-75 5.25% 76-79 trail options | |
| | S&P 500 Annual cap | 8.50% | 9.50% | | | | | |
| | 1-Yr S&P 500 Uncapped Par Rate | 30% | 35% | | | | | |
| | 2-Yr S&P 500 Uncapped Par Rate | 35% | 40% | | | | | |
| | 1-yr Goldman Sachs Eq TimeX par rate | 60% | 70% | | | | | |
| | 1-Yr S&P MARC 5% Par rate | 105% | 130% | | | | | |
| | 2-Yr S&P MARC 5% Par rate | 165% | 190% | | | | | |
| | 1-Yr Fidelity MultiFactor Par Rate | 110% | 135% | | | | | |
| | 2-Yr Fidelity MultiFactor Par Rate | 175% | 200% | | | | | |
| | 1-Yr Morgan Stanley Dyn Global PR | 115% | 140% | | | | | |
| | 2-Yr Morgan Stanley Dyn Global PR | 175% | 200% | | | | | |
| 1-Yr Fid MultiFctor Par Rate (0.95% fee) | 165% | 180% | | | | | | |
| 2-Yr Fid MultiFctor Par Rate (0.95% fee) | 240% | 265% | | | | | | |
| Income Pay Pro | Fixed Account | 2.50% | | 10 Years 10,10,9,9,8,8,7,6,4,2,0 | 8% Compounded for 10 years (1.15% fee) | 10% starting year one | 7.00% 0-75 5.25% 76-79 | |
| | S&P 500 Cap | 5.00% | | | | | | |
| | S&P 500 Uncapped Par Rate | 25% | | | | | | |
| | S&P MARC 5% Uncapped Par Rate | 100% | | | | | | |
| | Fidelity Multifactor Yield Index Par Rate | 105% | | | | | | |
| | Morgan Stanley Dynamic Global Par Rt | 110% | | | | | | |
| | 2-yr S&P 500 Uncapped Par Rate | 35% | | | | | | |
| | 2-yr S&P MARC 5% Uncapped Par Rate | 145% | | | | | | |
| | 2-yr Fidelity Multifctr Yld Idx Par Rt | 155% | | | | | | |
| | 2-yr Morgan Stanley Dyn Global Par Rt | 155% | | | | | | |

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|--------------------------------|------------------------------|--|-------------------------|--|---|------------------------|---|
| Oceanview Life (A-) | Harbour View 3 | Fixed Account | 7.00% | 3 Year 9,8,7,0 | N/A | 10% after one year | 2.50% 0-79 1.25% 80-89 |
| | | S&P 500 Cap | 7.00% | | | | |
| | | Nasdaq 100 Cap | 7.00% | | | | |
| | | Russell 2000 Cap | 7.00% | | | | |
| 1-yr S&P 500 Uncapped Par Rate | 60% | | | | | | |
| 2-Yr S&P 500 Uncapped Par Rate | 75% | | | | | | |
| 1-Yr S&P 500 Monthly Avg Cap | 4.00% | | | | | | |
| Harbour View 5 | Fixed Account | S&P 500 Cap | 5.50% | 5 Year 9,8,7,6,5,0 | N/A | 10% after one year | 4.50% 0-79 2.25% 80-89 |
| | | Nasdaq 100 Cap | 8.25% | | | | |
| | | Russell 2000 Cap | 8.25% | | | | |
| | | 1-yr S&P 500 Uncapped Par Rate | 65% | | | | |
| 2-Yr S&P 500 Uncapped Par Rate | 75% | | | | | | |
| 1-Yr S&P 500 Monthly Avg Cap | 5.00% | | | | | | |
| Harbour View 7 | Fixed Account 1-yr (Special) | S&P 500 Cap | 8.00% | 7 Year 9,8,7,6,5,4,3,0 | N/A | 10% after one year | 5.25% 0-79 2.625% 80-84 |
| | | Nasdaq 100 Cap | 8.00% | | | | |
| | | Russell 2000 Cap | 8.00% | | | | |
| | | 1-yr S&P 500 Uncapped Par Rate | 65% | | | | |
| 2-Yr S&P 500 Uncapped Par Rate | 70% | | | | | | |
| 1-Yr S&P 500 Monthly Avg Cap | 6.00% | | | | | | |
| Harbour View 10 | Fixed Account 1-yr (Special) | S&P 500 Cap | 8.10% | 10 Year 9,9,8,7,6,5,4,3,2,1,0 | N/A | 10% after one year | 7.00% 0-79 3.50% 80-84 |
| | | Nasdaq 100 Cap | 8.00% | | | | |
| | | Russell 2000 Cap | 8.00% | | | | |
| | | 1-yr S&P 500 Uncapped Par Rate | 65% | | | | |
| 2-Yr S&P 500 Uncapped Par Rate | 75% | | | | | | |
| 1-Yr S&P 500 Monthly Avg Cap | 7.00% | | | | | | |
| Oxford (A) | Royal Select | 8% Premium Bonus Fixed Account Monthly Average Cap Annual Point-to-Point Cap | 3.95% 8.00% 8.00% | 10 Years 10,9,8,7,6, 5,4,3,2,1,0 | 8% Bonus 6.75% compounded for 10 Years (0.95% fee) | 10% starting Year 2 | 6.50% 0-75 5.00% 76-80 *SPECIAL* up to 2% additional |

| Company A.M. Best | Product | Account Options | Rates/Caps | Surrender Schedule | Income Rider | Free W/D | Comm |
|-------------------------------|----------------------|--|---|--|--|---------------------|---|
| Reliance Standard (A++) | Reliance Accum 5 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt | 4.50% 9.50% 50% 10.00% 205% 1.00/225% | 5 Years 9%,8,7,6,5,0 | N/A | 10% Year 1 | 3.25% 0-80 1.95% 81-85 |
| | Reliance Accum 7 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt | 4.65% 10.00% 52% 10.50% 210% 1.00/230% | 7 Years 9%,8,7,6,5,4,3,0 | N/A | 10% Year 1 | 4.50% 0-80 2.70% 81-85 |
| | Reliance Accum 10 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate S&P 500 Monthly Averaging Cap 1-Yr S&P MARC 5% Par rate 1-Yr S&P MARC P2P spread with par rt | 4.70% 10.25% 54% 10.75% 215% 1.00/235% | 10 Years 9%,9,8,7,6,5,4,3,2,1,0 | N/A | 10% Year 1 | 6.00% 0-80 |
| Standard (A) | ECI 5+ | Fixed Account S&P 500 Cap S&P 500 Cap Lock S&P 500 Participation Rate S&P 500 Trigger Rate S&P 500 Dynamic Intraday TCA Trigger S&P MARC 5% ER Par Rate S&P Dynamic Intraday TCA Par Rate BofA Glob Mega Trends Par Rate | 3.75% 9.00% 7.00% 45% 6.75% 8.00% 165% 60% 110% | 5 Years 9.4%, 8.5, 7.5, 6.5, 5.5, 0 MVA | Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB | 10% after 1 Year | 5.00% 0-80 2.50% 81-85 1.25% 86-90 1.00% 91-93 |
| | ECI 7+ | Fixed Account S&P 500 Cap S&P 500 Cap Lock S&P 500 Participation Rate S&P 500 Trigger Rate S&P 500 Dynamic Intraday TCA Trigger S&P MARC 5% ER Par Rate S&P Dynamic Intraday TCA Par Rate BofA Glob Mega Trends Par Rate | 3.75% 9.50% 7.00% 47% 6.75% 8.00% 170% 60% 115% | 7 Years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 0 (MVA) | Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB | 10% after 1 Year | 6.00% 0-80 3.00% 81-85 1.50% 86-93 |

| Company A.M. Best | Product | Account Options | Rates/Caps | | Surrender Schedule | Income Rider | Free W/D | Comm |
|--------------------------------------|---|----------------------------|---------------|---|---|---|--|------------|
| Standard (A) | ECI 10+ | Fixed Account | 3.75% | | 10 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA) | Optional Death Benefit Rider greater of 6% comp or 200% index credit. Lump sum DB | 10% after 1 Year | 7.00% 0-80 |
| | | S&P 500 Cap | 9.00% | | | | | |
| | | S&P 500 Cap Lock | 6.50% | | | | | |
| | | S&P 500 Participation Rate | 47% | | | | | |
| S&P 500 Trigger Rate | 6.25% | | | | | | | |
| S&P 500 Dynamic Intraday TCA Trigger | 7.50% | | | | | | | |
| S&P MARC 5% ER Par Rate | 175% | | | | | | | |
| S&P ESG Daily RC 5% ER | 175% | | | | | | | |
| BofA Glob Mega Trends Par | 120% | | | | | | | |
| Index Select 5 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate | <\$100k | \$100k+ | 5 Years 9.40, 8.50, 7.50, 6.50, 5.50, 0 MVA | N/A | 10% after first year | 3.00% 0-80 1.50% 81-85 1.35% 86-93 | |
| | | 4.50% | 4.50% | | | | | |
| Index Select 7 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate | <\$100k | \$100k+ | 7 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 0 MVA | N/A | 10% after first year | 4.00% 0-80 2.00% 81-85 1.45% 86-90 | |
| | | 4.50% | 4.50% | | | | | |
| Index Select 10 | Fixed Account S&P 500 Cap S&P 500 Uncapped Par Rate | <\$100k | \$100k+ | 10 Years 9.40, 8.50, 7.50, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50 (MVA) | N/A | 10% after first year | 5.00% 0-80 | |
| | | 4.50% | 4.50% | | | | | |
| | | | Annual | 9.25% | | | | |
| | | | 53% | 55% | | | | |
| | | | 55% | 57% | | | | |
| | | | 4.50% | 8.75% | | | | |
| | | | 56% | 58% | | | | |

Customized SPIA, DIA, Income Rider Quote Spreadsheets Available