

Fixed Indexed Annuities

FIA Rates as of 5-11-2026. Not all products are available in all states

List filtered for Fidelity & Guaranty Life, Lincoln Financial, The Standard, Athene Annuity & Life Assurance Company of New York, Allianz Life Insurance Company of North America, North American Company, Guaranty Income Life, American Equity Investment Life Insurance Company, Corebridge Financial, Fidelity & Guaranty Life Insurance Company of New York, Reliance Standard Life, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Protective Life, Symetra Life Insurance Company, Royal Neighbors of America, Nationwide Life Insurance Company, Global Atlantic Financial Group, First Symetra National Life Ins Co of NY, The United States Life Insurance Co. (NY), American National Life Insurance Company of NY, Sagico Life Insurance Company, Clear Spring Life, Mutual of Omaha, Americo (Legacy), Atlantic Coast Life, Ameritas (Legacy), SILAC, Nassau Life Insurance Company (NY), Nassau Life and Annuity Company, Upstream Life, Oceanview Life and Annuity, GBU Life, Pacific Guardian Life, Aspidia, CL Life, National Life Group, Revol One Financial, Axonic Insurance, Mountain Life, The Standard (Legacy)

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Ann. S&P500 P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1 Yr 2+	SC Years	Riders	Commission
20-Year Surrender Period												
AMERICAN NATIONAL INSURANCE CO. Rate Certainty Annuity 20 MVA	A	50	5,000 QL 10,000 NQ	Single				3.40 MYG	10% / 10%	20 yrs		0-50: 9.00+
15-Year Surrender Period												
ATHENE IA Athene Performance Elite® 15 MVA	A+	73	10,000	Single	22.00 to 27.00		7.00	3.70	0% / 5%	15 yrs		0-70: 8.00+ 71-UP: 7.50+
ATHENE IA Athene Performance Elite® 15 Plus MVA, ROP, FEE	A+	73	10,000	Single	29.00 to 34.00	0.95	7.00	3.70	10% / 10%	15 yrs	Included	0-70: 8.00+ 71-UP: 7.50+
14-Year Surrender Period												
SILAC Denali 14 MVA	B	80	10,000	1 Year or Less	5.00 High		9.75	5.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 MVA	B	80	10,000	1 Year or Less	5.00		9.75	5.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Denali 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		9.50	4.75	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00		9.50	4.75	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Teton 14 MVA	B	80	10,000	1 Year or Less	5.00 High		7.75	4.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Denali 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00 High		7.25	4.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	5.00		7.25	4.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-UP: 6.00+
SILAC Teton 14 (CA) MVA	B	56	10,000	1 Year or Less	5.00 High		7.25	4.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton 14 (CO) MVA	B	80	10,000	1 Year or Less	5.00 High		7.50	4.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+

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FIDELITY & GUARANTY LIFE FG Accelerator Plus 14 MVA	A	85	10,000	FPA	9.00 to 12.00		7.50	3.75	0% / 10%	14 yrs	Included	0-75: 8.50+ 76-80: 6.50+ 81-85: 4.25+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Enhancement MVA	A	85	10,000	FPA	4.00 to 7.00		6.75	3.75	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
FIDELITY & GUARANTY LIFE Prosperity Elite 14 Protection MVA	A	85	10,000	FPA	7.50 to 14.00		6.75	3.75	0% / 10%	14 yrs	Included	0-70: 8.00+ 71-75: 6.00+ 76-UP: 4.00+
SILAC Denali Bonus 14 MVA	B	80	10,000	1 Year or Less	12.00 to 20.00		7.00	3.50	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 Bonus MVA	B	80	10,000	1 Year or Less	18.00 to 20.00		7.00	3.50	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Denali Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 20.00		6.75	3.25	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 Bonus (CO) MVA	B	80	10,000	1 Year or Less	18.00 to 20.00		6.75	3.25	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Index MVA	B++	75	10,000	1 Year or Less	15.00		5.75	3.25	Int / 10%	14 yrs		0-75: 8.00+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>Low Band</i>	A+	75	20,000	FPA	13.00 to 25.00		6.50	3.00	0% / 10%	14 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 MVA <i>High Band</i>	A+	75	75,000	FPA	17.00 to 29.00		6.50	3.00	0% / 10%	14 yrs	Optional	0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE <i>Low Band</i>	A+	46	20,000	FPA	13.00	0.95	6.50	3.00	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
NORTH AMERICAN COMPANY Charter Plus 14 CA FEE <i>High Band</i>	A+	46	75,000	FPA	17.00	0.95	6.50	3.00	0% / 10%	14 yrs		0-75: 7.00+ 76-79: 5.25+ 80-UP: 3.50+
SILAC Denali Bonus 14 (CA,IN) MVA	B	80	10,000	1 Year or Less	7.00 to 16.00		6.00	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Evolve 14 Bonus (CA,IN) MVA	B	80	10,000	1 Year or Less	12.00 to 16.00		6.00	3.00	0% / 5%	14 yrs		0-75: 8.50+ 76-UP: 6.00+
SILAC Teton Bonus 14 MVA	B	80	10,000	1 Year or Less	11.00 to 20.00		6.00	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+

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SILAC Teton Bonus 14 (CA) MVA	B	56	10,000	1 Year or Less	7.00 to 12.00		6.00	3.00	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC Teton Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less	13.00 to 20.00		5.75	2.75	0% / 5%	14 yrs	Optional	0-75: 8.50+ 76-80: 6.00+
SILAC VEGA 14 MVA	B	80	10,000	1 Year or Less			4.50	2.25	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (CO) MVA	B	80	10,000	1 Year or Less			4.25	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA 14 (IN) MVA	B	80	10,000	1 Year or Less			3.75	2.00	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 MVA	B	80	10,000	1 Year or Less			3.50	2.00	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (CO) MVA	B	80	10,000	1 Year or Less			3.25	1.75	0% / 5%	14 yrs	Included	0-75: 8.00+ 76-80: 6.00+
SILAC VEGA Bonus 14 (IN) MVA	B	80	10,000	1 Year or Less			3.00	1.75	0% / 5%	14 yrs		0-75: 8.00+ 76-80: 6.00+
10-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 MVA	A	84	20,000	Single			8.15	8.10	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 10 CA	A	84	20,000	Single			8.15	8.10	0% / 10%	10 yrs		0-79: 7.50+ 80-UP: 7.50+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>High Band</i> 🚫 PRL	A+	80	100,000	FPA 1.50			8.25	7.50 4.00	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
ALLIANZ LIFE INS. CO. OF NORTH AMERICA Allianz Accumulation Advantage MVA, STEP RATE <i>Low Band</i> 🚫 PRL	A+	80	20,000	FPA 1.50			7.25	7.00 3.50	0% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.25+
AXONIC INSURANCE Trailhead 10 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	10 yrs		0-80: 7.50+ 81-84: 5.63+ 85-UP: 3.75+
EQUITRUST LIFE INSURANCE COMPANY Bridge LTC Annuity MVA	B++			FPA			9.00	5.00	0% / 10%	10 yrs	Optional	50-75: 9.00+ 76-80: 6.75+
EQUITRUST LIFE INSURANCE COMPANY MarketValue Index MVA	B++	85	10,000	FPA			9.25	5.00	Int / 10%	10 yrs		0-75: 7.00+ 76-80: 5.25+ 81-UP: 3.50+

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SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 10 MVA, ROP	A-	80	20,000	1 Year or Less			10.00	5.00	10% / 10%	10 yrs	Optional	0-74: 6.50+ 75-UP: 4.00+
GUARANTY INCOME LIFE WealthChoice 10 with Premium Bonus MVA, ROP	A-	80	20,000	1 Year or Less	10.00		6.50	5.00	10% / 10%	10 yrs		0-74: 6.50+ 75-UP: 4.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
REVOL ONE FINANCIAL AccumRev 10 MVA PRL	B++	85	10,000	Single			10.50	0.00 4.80 4.80	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.50+ 81-UP: 5.25+
SILAC Denali 10 MVA	B	85	10,000	1 Year or Less	5.00 High		9.50	4.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-85: 4.25+
SILAC Evolve 10 MVA	B	85	10,000	1 Year or Less	5.00		9.50	4.75	0% / 5%	10 yrs	Optional	0-75: 7.25+ 76-80: 5.75+ 81-UP: 4.25+
RELIANCE STANDARD LIFE Reliance Accumulator 10	A++	80	20,000	Single			10.25	+0.20 4.70 4.90	10% / 10%	10 yrs	Optional	0-75: 6.50+ 76-UP: 5.20+
CLEAR SPRING LIFE ClearFlex MVA	A-	80	5,000 QL 10,000 NQ	FPA 10.00			10.00	4.60	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 5.00+
RELIANCE STANDARD LIFE Keystone 10 Index Annuity	A++	80	10,000	Single			10.00	+0.20 4.60 4.80	10% / 10%	10 yrs		0-80: 6.00+
AMERICAN NATIONAL INSURANCE CO. Smart Start Accumulator (Conservative Allocation) MVA	A	85	5,000 QL 10,000 NQ	Single				4.60	5% / 5%	10 yrs		0-75: 7.25+ 76-80: 5.25+ 81-UP: 4.75+
THE STANDARD Index Select Annuity 10 MVA <i>Low Band</i>	A	80	15,000	Single			8.50	4.50	0% / 10%	10 yrs		0-UP: 5.00+
THE STANDARD Index Select Annuity 10 MVA <i>High Band</i>	A	80	100,000	Single			8.75	4.50	0% / 10%	10 yrs		0-UP: 5.00+

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NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs		0-75: 7.25+ 76-80: 5.00+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group A with Income MVA, ROP	B++	80	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.25+ 76-UP: 5.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B MVA, ROP	B++	85	15,000	Single			10.00	4.50	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group B with Income MVA, ROP	B++	85	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C MVA, ROP	B++	85	15,000	Single			10.00	4.50	10% / 10%	10 yrs		0-75: 7.00+ 76-80: 4.75+ 81-UP: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Growth Annuity 10 Group C with Income MVA, ROP	B++	85	15,000	Single			10.00	4.50	10% / 10%	10 yrs	Optional	0-75: 7.00+ 76-UP: 4.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	10 yrs		0-80: 7.00+ 81-85: 3.75+ 86-90: 2.00+
EQUITRUST LIFE INSURANCE COMPANY SmartBoost Index MVA	B++	80	10,000	Single			8.00	4.50	0% / 7%	10 yrs		0-75: 7.00+ 76-UP: 5.25+
ASPIDA Synergy Choice Max 10 MVA <i>High Band</i>	A-	85	100,000	Single			9.75	4.50	0% / 10%	10 yrs		18-75: 7.00+ 76-80: 4.65+ 81-UP: 3.10+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 10 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	10 yrs		0-80: 7.00 81-85: 3.75 86-90: 2.00
AMERICO (LEGACY) LibertyMark Freedom 10	A	85	10,000	Single			8.00	4.25	Int / 10%	10 yrs	Optional	0-75: 7.00+ 76-80: 5.00+ 81-85: 4.00+
9-Year Surrender Period												
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 CA MVA	A	80	5,000	FPA			9.25	3.80	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. California IncomeShield 9 MVA	A	80	5,000	FPA	14.00		3.25	2.00	Int / 10%	9 yrs	Optional	18-75: 7.00+ 76-UP: 5.45+

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AMER. EQUITY INVESTMENT LIFE INS. CO. EstateShield 9 CA MVA	A	75	5,000	1 Year or Less			4.25	2.00	0% / 10%	9 yrs	Multiple	40-UP: 7.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. AssetShield 9 Bonus CA MVA	A	80	5,000	FPA	14.00		5.00	1.90	Int / 10%	9 yrs		18-75: 7.00+ 76-UP: 5.25+
8-Year Surrender Period												
NORTH AMERICAN COMPANY Performance Choice 8 MVA	A+	85	20,000	FPA			8.00	3.20	0% / 10%	8 yrs		0-75: 5.25+ 76-79: 3.95+ 80-85: 2.63+
7-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 MVA	A	84	20,000	Single			8.15	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 7 CA	A	84	20,000	Single			8.15	8.00	0% / 10%	7 yrs		0-79: 5.25+ 80-UP: 5.25+
AXONIC INSURANCE Trailhead 7 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 7 MVA, ROP	A-	90	20,000	1 Year or Less			10.50	5.00	10% / 10%	7 yrs	Optional	0-74: 4.50+ 75-UP: 2.25+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	0.00 4.85 4.85	15% / 15%	7 yrs		0-75: 5.50 76-85: 3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	0.00 4.85 4.85	15% / 15%	7 yrs		
REVOL ONE FINANCIAL AccumRev 7 MVA  PRL	B++	85	10,000	Single			10.50	0.00 4.80 4.80	10% / 10%	7 yrs		0-75: 5.25+ 76-80: 4.50+ 81-UP: 4.00+

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EQUITRUST LIFE INSURANCE COMPANY MarketSeven Index MVA	B++	85	10,000	FPA			9.00	4.75	Int / 10%	7 yrs		40-75: 5.50+ 76-80: 4.13+ 81-UP: 2.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 7 2026 MVA <i>Low Band</i>	A	85	25,000	Single			8.75	0.00 4.70 4.70	15% / 15%	7 yrs		0-75: 5.50 76-85: 3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 7 2026 MVA <i>Low Band</i>	A	85	10,000	Single			8.75	0.00 4.70 4.70	15% / 15%	7 yrs		
RELIANCE STANDARD LIFE Reliance Accumulator 7	A++	85	20,000	Single			10.00	+0.20 4.65 4.85	10% / 10%	7 yrs	Optional	0-80: 4.50+ 81-85: 2.70+
ATHENE IA Athene Performance Elite 7 MVA	A+	83	10,000	Single			8.75	4.60	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 MVA, ROP, FEE	A+	83	10,000	Single	5.00 to 6.00	0.95	8.75	4.60	10% / 10%	7 yrs	Included	0-70: 5.00+ 71-75: 4.50+ 76-80: 3.50+ 81-UP: 3.00+
SILAC Denali 7 MVA	B	90	10,000	1 Year or Less	3.00 High		8.50	4.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
SILAC Evolve 7 MVA	B	85	10,000	1 Year or Less	3.00		8.50	4.50	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-UP: 1.75+
CLEAR SPRING LIFE Highlander 7 MVA	A-	80	5,000 QL 10,000 NQ	1 Year or Less			9.75	4.50	0% / 10%	7 yrs		0-75: 5.00+ 76-80: 4.00+
THE STANDARD Index Select Annuity 7 MVA <i>Low Band</i>	A	90	15,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+
THE STANDARD Index Select Annuity 7 MVA <i>High Band</i>	A	90	100,000	Single			9.25	4.50	0% / 10%	7 yrs		0-80: 4.00+ 81-85: 2.00+ 86-90: 1.45+

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RELIANCE STANDARD LIFE Keystone 7 Index Annuity	A++	85	10,000	Single			9.50	+0.20 4.50 ↑ 4.70	10% / 10%	7 yrs		0-80: 4.50+ 81-85: 2.70+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <i>High Band</i>	A++	85	150,000	1 Year or Less			9.00	4.50	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	7 yrs		0-80: 5.00+ 81-85: 2.75+ 86-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 7 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	7 yrs		0-80: 5.00 81-85: 2.75 86-90: 2.00
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus MVA <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.50	4.30	10% / 10%	7 yrs	Included	40-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>High Band</i>	A++	85	150,000	1 Year or Less			8.65	4.30	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+
THE STANDARD Enhanced Choice Index Plus 7 CA	A	90	15,000	Single			9.00	4.25	0% / 10%	7 yrs	Optional	0-80: 6.00+ 81-85: 3.00+ 86-90: 1.50+
SILAC Teton 7 MVA	B	90	10,000	1 Year or Less	3.00 High		7.75	4.25	0% / 5%	7 yrs	Optional	0-75: 6.00+ 76-80: 4.25+ 81-85: 3.00+ 86-90: 1.75+
AXONIC INSURANCE Trailhead 7 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	7 yrs		0-80: 6.75+ 81-84: 5.06+ 85-UP: 3.38+
MASSMUTUAL ASCEND LIFE INS. CO. American Legend 7 MVA <i>High Band</i>	A++	85	100,000	FPA			9.00	4.15	10% / 10%	7 yrs	Optional	0-75: 5.00+ 76-80: 3.00+ 81-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. Premier Income Bonus Non MVA <i>Low Band</i>	A++	85	10,000	1 Year or Less			8.40	4.15	10% / 10%	7 yrs	Included	0-75: 7.00+ 76-80: 5.25+ 81-85: 5.25+

Fixed Indexed Annuities

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6-Year Surrender Period												
REVOL ONE FINANCIAL Enduris 6 MVA	B++	80	10,000	Single			7.75	0.00 4.00 4.00	0% / 10%	6 yrs		0-75: 5.25+ 76-UP: 4.25+
5-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 MVA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 5 CA	A	89	20,000	Single			8.40	6.00	0% / 10%	5 yrs		0-79: 4.00+ 80-UP: 4.00+
AXONIC INSURANCE Trailhead 5 MVA <i>High Band</i>	A-	89	100,000	Single			10.25	5.05	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>High Band</i>	A-	90	75,000	Single			10.00	5.00	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
GUARANTY INCOME LIFE WealthChoice 5 MVA, ROP	A-	90	20,000	1 Year or Less			10.25	5.00	10% / 10%	5 yrs		0-74: 3.00+ 75-UP: 1.75+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>High Band</i>	A-	90	75,000	Single			9.90	4.95	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	0.00 4.85 4.85	15% / 15%	5 yrs		0-75: 4.00 76-85: 2.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>High Band</i>	A	85	100,000	Single			9.25	0.00 4.85 4.85	15% / 15%	5 yrs		
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Elite 5 2026 MVA <i>Low Band</i>	A	85	25,000	Single			8.75	0.00 4.70 4.70	15% / 15%	5 yrs		0-75: 4.00 76-85: 2.50
SYMETRA LIFE INSURANCE COMPANY Symetra Edge Frontier 5 2026 MVA <i>Low Band</i>	A	85	10,000	Single			8.75	0.00 4.70 4.70	15% / 15%	5 yrs		

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REVOL ONE FINANCIAL AccumRev 5 MVA PRL	B++	85	10,000	Single			10.00	0.00 4.60 4.60	10% / 10%	5 yrs		0-75: 4.50+ 76-80: 4.00+ 81-UP: 3.50+
THE STANDARD Index Select Annuity 5 MVA <i>Low Band</i>	A	93	15,000	Single			8.75	4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
THE STANDARD Index Select Annuity 5 MVA <i>High Band</i>	A	93	100,000	Single			9.00	4.50	0% / 10%	5 yrs		0-80: 3.00+ 81-84: 1.50+ 85-90: 1.35+ 91-UP: 1.35+
EQUITRUST LIFE INSURANCE COMPANY MarketFive Index MVA	B++	90	10,000	FPA			8.50	4.50	Int / 10%	5 yrs		0-75: 5.00+ 76-80: 3.75+ 81-UP: 2.50+
RELIANCE STANDARD LIFE Reliance Accumulator 5	A++	85	20,000	Single			9.50	+0.20 4.50 4.70	10% / 10%	5 yrs	Optional	0-80: 3.25+ 81-85: 1.95+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 MVA <i>Low Band</i>	A-	90	25,000	Single			9.00	4.50	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
ASPIDA Synergy Choice Max 5 MVA <i>High Band</i>	A-	90	100,000	Single			9.25	4.50	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Sage Accumulator 5 CA MVA <i>Low Band</i>	A-	90	25,000	Single			8.90	4.45	0% / 10%	5 yrs		0-80: 3.75+ 81-85: 2.00+ 86-90: 2.00+
RELIANCE STANDARD LIFE Keystone 5 Index Annuity	A++	85	10,000	Single			9.00	+0.20 4.35 4.55	10% / 10%	5 yrs		0-80: 3.25+ 81-85: 1.95+
THE STANDARD Enhanced Choice Index Plus 5 CA	A	93	15,000	Single			8.50	4.25	0% / 10%	5 yrs	Optional	0-80: 5.00+ 81-85: 2.50+ 86-90: 1.25+ 91-93: 1.00+

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ASPIDA Synergy Choice Max 5 MVA <i>Low Band</i>	A-	90	25,000	Single			8.50	4.25	0% / 10%	5 yrs		18-75: 4.50+ 76-80: 3.00+ 81-85: 2.50+ 86-UP: 1.50+
AXONIC INSURANCE Trailhead 5 MVA <i>Low Band</i>	A-	89	20,000	Single			9.25	4.25	0% / 10%	5 yrs		0-80: 6.00+ 81-84: 4.50+ 85-UP: 3.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>High Band</i>	A++	89	100,000	1 Year or Less			8.00	4.00	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+
GUARANTY INCOME LIFE Guidepath Growth 5 MVA	A-	90	15,000	Single			9.25	4.00	Int / 10%	5 yrs	Optional	18-75: 4.00+ 76-UP: 3.00+
LINCOLN FINANCIAL Lincoln OptiBlend 5 MVA <i>High Band</i>	A	85	100,000	FPA			8.50	+0.15 4.00 ↑ 4.15	10% / 10%	5 yrs		0-80: 4.00+ 81-UP: 1.65+
AMERICAN GENERAL LIFE INS. CO. Power 5 Protector MVA <i>High Band</i>	A	85	100,000	Single			9.00	4.00	10% / 10%	5 yrs		18-80: 3.75+ 81-85: 1.25+
SILAC Teton 5 MVA	B	90	10,000	1 Year or Less	2.00 High		7.75	4.00	0% / 5%	5 yrs	Optional	0-75: 6.75+ 76-80: 5.25+ 81-85: 3.25+ 86-90: 1.75+
ATHENE IA Aviator 5 MVA <i>High Band</i>	A+	85	100,000	Single			9.50	3.90	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
MUTUAL OF OMAHA Ultra Advantage 5 MVA	A+	85	10,000	1 Year or Less			10.00	3.90	10% / 10%	5 yrs		0-75: 3.50+ 76-80: 2.50+ 81-UP: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 5 MVA <i>Low Band</i>	A++	89	10,000	1 Year or Less			7.50	3.80	10% / 10%	5 yrs		0-75: 4.00+ 18-75: 4.00+ 76-85: 3.00+ 76-85: 3.00+ 86-UP: 2.00+ 86-UP: 2.00+

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ATHENE IA Aviator 5 MVA <i>Low Band</i>	A+	85	10,000	Single			9.25	3.80	10% / 10%	5 yrs		0-70: 3.75+ 71-75: 3.25+ 76-80: 2.95+ 81-UP: 2.10+
4-Year Surrender Period												
GBU LIFE Future Flex Fixed Index Annuity	A-	95	10,000	FPA				4.00	10% / 10%	4 yrs		0-80: 4.00+ 81-90: 2.00+ 91-95: 1.00+
MUTUAL OF OMAHA Ultra Advantage 4 MVA	A+	85	10,000	1 Year or Less			9.00	3.90	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Advantage 4 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.50	3.65	10% / 10%	4 yrs		0-75: 2.50+ 76-80: 1.50+ 81-UP: 1.00+
GBU LIFE Asset Guard Fixed Index Annuity	A-	95	25,000	Single				4.00 MYG	10% / 10%	4 yrs		0-80: 4.00+ 81-93: 2.00+ 94-95: 1.00+
3-Year Surrender Period												
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 MVA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview FIA 3 CA	A	89	20,000	Single			7.00	7.50	0% / 10%	3 yrs		0-79: 1.25+ 80-UP: 1.25+
MUTUAL OF OMAHA Ultra Advantage 3 MVA	A+	85	10,000	1 Year or Less			9.00	3.90	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MUTUAL OF OMAHA Ultra Advantage 3 With ROP MVA, ROP	A+	85	10,000	1 Year or Less			8.50	3.65	10% / 10%	3 yrs		0-75: 2.00+ 76-80: 1.00+ 81-UP: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			6.50	3.50	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			6.00	3.40	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>High Band</i>	A++	90	150,000	1 Year or Less			6.25	3.35	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+

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MASSMUTUAL ASCEND LIFE INS. CO. American Landmark 3 Non-MVA <i>Low Band</i>	A++	90	50,000	1 Year or Less			5.75	3.25	10% / 10%	3 yrs		0-75: 3.00+ 76-85: 2.50+ 86-90: 2.00+
REVOL ONE FINANCIAL Excelera Plus Multi Year Guarantee Index Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	Single				0.00 4.00 4.00 MYG	0% / 0%	3 yrs ↺		18-80: 1.75+ 81-UP: 0.75+