

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Surrender Charges Last 17 Years											
American Equity Investment Life Insurance Company	Bonus Gold (Index 1-05) DE	80	10,000	FPA	10.00	2.25	2.25	0% / 10%	17	Optional	18-75: 6.00+ 76-80: 4.50+
Surrender Charges Last 16 Years											
American Equity Investment Life Insurance Company	Bonus Gold (Index 1-07)	80	10,000	FPA	10.00	2.25	1.15	0% / 10%	16	Optional	18-75: 6.00+ 76-80: 4.50+
Surrender Charges Last 15 Years											
Athene IA	Athene Performance Elite® Plus 15	73	25,000	Single	9.00/12.00	5.50	2.10	10% / 10%	15		0-70: 7.50+ 71-UP: 7.50+
Athene IA	TargetHorizon 15 -Low-Band	73	5,000	Single	5.00	4.50	1.90		15		0-73: 7.50+
Athene IA	TargetHorizon 15 -High-Band	73	50,000	Single	6.00	4.50	1.90		15		0-73: 7.50+
National Western Life	NWL Ultra Future	80 (NQ)	5,000 NQ 2,000 QL	FPA	4.75/9.00		2.20	0% / 10%	15	Optional	NQ: 0-75: 5.00+ 76-80: 3.00+
Surrender Charges Last 14 Years											
Annuity Investors Life	FlexMax 14	85	2,000	FPA	2.00		1.25	10% / 10%	14		NQ: 0-55: 7.00+ 56-70: 3.25+
Athene IA	Athene Performance Elite® 15	73	25,000	Single	7.00	5.50	2.10	10% / 10%	14		0-70: 7.50 71-UP: 7.50
EquiTrust Life Insurance Company	Market Power Bonus Index	75	20,000	Single	10.00	2.75	1.20	Int / 10%	14	Optional	0-75: 8.50+
EquiTrust Life Insurance Company	MarketTwelve Bonus	75	30,000	Single	6.00	2.25	1.00	Int / 10%	14	Optional	0-75: 8.50+
F&G Life (Legacy)	AdvanceMark Ultra 14	85	10,000	FPA	4.00/9.00	4.50	1.00	0% / 10%	14	Included	0-75: 9.00+ 76-80: 7.00+
F&G Life (Legacy)	LegendMark 14		10,000	FPA		4.75	1.00	0% / 10%	14		0-75: 8.50+ 76-80: 6.50+
F&G Life (Legacy)	LegendMark 14 Plus		10,000	FPA	8.00	4.75	1.00	0% / 10%	14		0-75: 8.50+ 76-80: 6.50+
Fidelity & Guaranty Life	FG AccumulatorPlus 14	80	10,000	FPA		4.75	1.00	0% / 10%	14	Optional	0-75: 8.00+ 76-80: 6.00+
Fidelity & Guaranty Life	Prosperity Elite 14	85	10,000	FPA		4.25	1.00	0% / 10%	14		0-75: 8.50+ 76-80: 6.50+
Fidelity & Guaranty Life	Prosperity Elite 14 Enhancement	85	10,000	FPA	5.00	4.25	1.00	0% / 10%	14		0-75: 8.50+ 76-80: 6.50+
Fidelity & Guaranty Life	Prosperity Elite 14 Protection	85	10,000	FPA	8.00	4.25	1.00	0% / 10%	14		0-75: 8.50+ 76-80: 6.50+
Midland National Life	MNL BenefitPay 14	75	20,000	Single		5.70	2.95	0% / 5%	14		40-75: 8.50+
Midland National Life	MNL BenefitPay 14 (FL, IN, MD, MS)	75	20,000	Single		5.35	2.80	0% / 5%	14		40-75: 8.50+
Midland National Life	MNL Capstone 14	75	10,000 NQ 2,000 QL	FPA	8.00	2.65	1.45	0% / 10%	14	Optional	0-75: 8.00+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Midland National Life	MNL IncomeVantage 14 (CA)	65	20,000	FPA		4.00	2.10	0% / 5%	14	Included	40-75: 8.00+
Midland National Life	MNL IncomeVantage 14 Series 1 -Low-Band	75	20,000	FPA		3.80	2.00	0% / 5%	14	Included	40-75: 8.00+
Midland National Life	MNL IncomeVantage 14 Series 1 -High-Band	75	250,000	FPA		4.25	2.20	0% / 5%	14	Included	40-75: 8.00+
Midland National Life	MNL Index Builder 14 -Low-Band	75	20,000	FPA	8.00	3.10	1.70	0% / 10%	14	Optional	0-75: 8.00+
Midland National Life	MNL Index Builder 14 -High-Band	75	75,000	FPA	10.00	3.10	1.70	0% / 10%	14	Optional	0-75: 8.00+
Midland National Life	MNL Innovator Choice 14	75	10,000 NQ 2,000 QL	FPA	8.00		1.45	0% / 10%	14	Optional	0-75: 8.00+
Midland National Life	MNL Prosperity Choice 14	75	10,000 NQ 2,000 QL	FPA	8.00		1.45	0% / 10%	14	Optional	0-75: 8.00+
Midland National Life	MNL RetireVantage 14 -Low-Band	75	20,000	FPA	3.00	2.90	1.55	0% / 10%	14	Optional	0-75: 9.00+
Midland National Life	MNL RetireVantage 14 -High-Band	75	250,000	FPA	3.00	3.40	1.75	0% / 10%	14	Optional	0-75: 9.00+
Midland National Life	MNL RetireVantage 14 OABR -Low-Band	75	20,000	FPA	8.00	2.90	1.55	0% / 10%	14	Optional	0-75: 9.00+
Midland National Life	MNL RetireVantage 14 OABR -High-Band	75	250,000	FPA	8.00	3.40	1.75	0% / 10%	14	Optional	0-75: 9.00+
Midland National Life	MNL Select Series (5%) 14 -Low-Band	75	10,000 NQ 2,000 QL	FPA			2.85	0% / 5%	14		0-75: 6.00+
Midland National Life	MNL Select Series (5%) 14 -High-Band	75	250,000	FPA			3.20	0% / 5%	14		0-75: 6.00+
Midland National Life	MNL Select Series 14 -Low-Band	75	10,000 NQ 2,000 QL	FPA		5.65	2.65	0% / 10%	14		0-75: 6.00+
Midland National Life	MNL Select Series 14 -High-Band	75	250,000	FPA		6.75	3.05	0% / 10%	14		0-75: 6.00+
National Western Life	NWL Ultra Benefit	85	5,000 NQ 2,000 QL	FPA	4.00/5.00		1.70	0% / 10%	14	Optional	NQ: 0-75: 6.00+ 76-80: 4.00+
North American Company	NAC BenefitSolutions 14	75	20,000	Single		5.70	2.95	0% / 5%	14		40-75: 7.50+
North American Company	NAC BenefitSolutions 14 (FL, IN, MD, MS)	75	20,000	Single		5.35	2.80	0% / 5%	14		40-UP: 7.50+
North American Company	NAC Charter 14	75	10,000	FPA	8.00	2.20	1.25	0% / 10%	14	Optional	0-75: 7.00+
North American Company	NAC Charter Plus 14 -Low-Band	75	20,000	FPA	8.00	2.65	1.50	0% / 10%	14	Optional	0-75: 7.50+
North American Company	NAC Charter Plus 14 -High-Band	75	75,000	FPA	10.00	2.65	1.50	0% / 10%	14	Optional	0-75: 7.50+
North American Company	NAC Freedom Choice (5%) 14 -Low-Band	75	10,000 NQ 2,000 QL	FPA		5.65	2.65	0% / 5%	14		0-75: 5.50+
North American Company	NAC Freedom Choice (5%) 14 -High-Band	75	250,000	FPA		6.60	3.00	0% / 5%	14		0-75: 5.50+
North American Company	NAC Freedom Choice 14 -Low-Band	75	10,000 NQ 2,000 QL	FPA		5.10	2.45	0% / 10%	14		0-75: 5.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
North American Company	NAC Freedom Choice 14 -High-Band	75	250,000	FPA		6.20	2.85	0% / 10%	14		0-75: 5.50+
North American Company	NAC Precision 14	75	10,000	FPA	8.00		1.25	0% / 10%	14	Optional	0-75: 7.00+
North American Company	NAC RetireChoice 14 -Low-Band	75	20,000	FPA	3.00	2.85	1.25	0% / 10%	14	Optional	0-75: 8.50+
North American Company	NAC RetireChoice 14 -High-Band	75	250,000	FPA	3.00	3.00	1.45	0% / 10%	14	Optional	0-75: 8.50+
North American Company	NAC RetireChoice 14 OABR -Low-Band	75	20,000	FPA	8.00	2.85	1.25	0% / 10%	14	Optional	0-75: 8.50+
North American Company	NAC RetireChoice 14 OABR -High-Band	75	250,000	FPA	8.00	3.00	1.45	0% / 10%	14	Optional	0-75: 8.50+
Surrender Charges Last 13 Years											
National Western Life	NWL Ultra Classic	80 (NQ)	5,000 NQ 2,000 QL	FPA			3.10	0% / 10%	13	Optional	NQ: 0-70: 10.00+ 71-80: 8.50+
Surrender Charges Last 12 Years											
Athene Annuity & Life (Annexus)	BCA 12 Foundation and Select		5,000	Single				5% / 10%	12	Optional	Call
Fidelity & Guaranty Life	FG Retirement Pro	80	10,000	Single	5.00/7.00		0.50	0% / 10%	12	Included	0-75: 8.50+ 76-80: 6.50+
Midland National Life	MNL Endeavor 12	75	10,000 NQ 2,000 QL	FPA		4.60	2.35	0% / 10%	12	Optional	0-75: 7.00+
Midland National Life	MNL Endeavor 12 Plus	75	10,000 NQ 2,000 QL	FPA	7.00	3.25	1.75	0% / 10%	12	Optional	0-75: 7.00+
Nationwide Life and Annuity Insurance Company	New Heights 12	75 (NQ)	25,000	Single				0% / 7%	12	Optional	0-70: 8.00+ 71-UP: 6.00+
North American Company	NAC Performance Choice 12	75	10,000 NQ 2,000 QL	FPA		4.35	2.25	0% / 10%	12		0-75: 6.00+
North American Company	NAC Performance Choice 12 Plus	75	10,000 NQ 2,000 QL	FPA	7.00	3.05	1.65	0% / 10%	12		0-75: 6.00+
Phoenix Life Insurance Company	Phoenix Personal Retirement Choice (IB)		15,000	Single	8.00/15.00	1.75	1.00	7% / 7%	12		0-75: 7.00 76-80: 5.00
Phoenix Life Insurance Company	Phoenix Personal Retirement Choice AK, MN, MO, NC, NJ, OR, VA, WA (IB)		15,000	Single	8.00	1.75	2.50	10% / 10%	12		0-75: 7.00 76-80: 5.00
Phoenix Life Insurance Company	Phoenix Personal Retirement Choice DE,IN,KY, MS,MT,NV,OH,OK,UT (IB)		15,000	Single	8.00	1.75	1.00	7% / 7%	12		0-75: 7.00 76-80: 5.00
Surrender Charges Last 10 Years											
American National Insurance Company	Value Lock 10	80	5,000 NQ 4,000 QL	Single	2.00			0% / 10%	10		0-75: 7.00+ 76-80: 5.50+
Allianz Life Insurance Company of North America	Allianz 222 Annuity	80	20,000	FPA (3)		3.75	1.50	0% / 10%	10	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Insurance Company of North America	Allianz 222 Annuity w/ MVA	80	20,000	FPA (3)		4.25	1.70	0% / 10%	10	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Insurance Company of North America	Allianz 360 Annuity	80	20,000	FPA (3)		4.10	1.60	0% / 10%	10	Included	0-75: 6.50+ 76-80: 4.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Allianz Life Insurance Company of North America	Allianz 360 Annuity w/ MVA	80	20,000	FPA (3)		4.60	1.80	0% / 10%	10	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Insurance Company of North America	Allianz 365i Annuity	80	20,000	FPA (3)	4.00	3.25	1.20	0% / 10%	10	2 Incl/Optl	0-75: 6.50+ 76-80: 4.50+
Allianz Life Insurance Company of North America	Allianz 365i Annuity w/ MVA	80	20,000	FPA (3)	2.00/4.00	3.75	1.40	0% / 10%	10	2 Incl/Optl	0-75: 6.50 76-80: 4.50
Allianz Life Insurance Company of North America	Endurance Plus	80	10,000	FPA (3)		3.00	1.35	0% / 10%	10	Included	0-75: 6.50+ 76-80: 4.50+
Allianz Life Insurance Company of North America	MasterDex X Annuity	80	20,000	FPA (3)	4.00	2.50	1.20	0% / 10%	10	Optional	0-75: 6.50+ 76-80: 4.50+
American Equity Investment Life Insurance Company	Advantage Gold (Index-6-07)	80	10,000	FPA	5.00	2.00	1.05	0% / 10%	10	Optional	18-75: 6.00+ 76-80: 4.50+
American Equity Investment Life Insurance Company	Benefit Gold (ICC13 IDX7)	80	10,000	FPA	5.00	2.00	1.00	0% / 10%	10	Optional	18-75: 6.00+ 76-80: 4.50+
American Equity Investment Life Insurance Company	Choice Series 10 (ICC14 IDX8-10)	80	10,000	FPA		5.00	2.25	0% / 10%	10	Optional	18-75: 6.00+ 76-80: 4.50+
American Equity Investment Life Insurance Company	CT Gold	80	10,000	FPA	3.00	2.25	1.15	0% / 10%	10	Optional	18-75: 3.25+ 76-80: 2.45+
American Equity Investment Life Insurance Company	Foundation Gold	80	10,000	FPA	7.00	2.00	1.00	0% / 5%	10	Optional	18-75: 5.80+ 76-80: 4.35+
American Equity Investment Life Insurance Company	Retirement Gold (Index 02-09)	78	10,000	FPA	5.00/8.00	2.00	1.00	0% / 10%	10	Optional	18-78: 6.00+
American Equity Investment Life Insurance Company	Retirement Gold (INDEX-4-10-FL.3)	78	10,000	FPA	8.00	2.00	1.00	0% / 10%	10	Optional	18-64: 6.00+ 65-75: 5.25+
American Equity Investment Life Insurance Company	Traditions Gold (ICC11 IDX4)	80	10,000	FPA		4.50	2.15	0% / 10%	10	Optional	18-75: 4.50+ 76-80: 3.40+
American General Life Insurance Company	Power 10 Protector	75	25,000	Single	3.00	2.75	1.50	0% / 10%	10		0-70: 7.00+ 71-75: 5.00+
American General Life Insurance Company	Power 10 Protector Plus Income	75	25,000	Single	3.00	1.60	1.00	0% / 10%	10	Included	0-70: 7.00+ 71-75: 5.00+
American National Insurance Company	Strategy Indexed Annuity PLUS 10	80	10,000 NQ 5,000 QL	Single	1.00	3.70	2.20	10% / 10%	10	Optional	0-75: 7.00+ 76-UP: 5.50+
American National Life Insurance Company of NY	Strategy Indexed Annuity PLUS 10	80	10,000 NQ 5,000 QL	Single			1.60	10% / 10%	10		0-75: 5.00+ 76-UP: 3.50+
Americo	Future Provider (411)		10,000	Single			1.25	0% / 10%	10		Call
Americo	Future Provider Bonus (411)		10,000	Single	5.00		1.00	0% / 10%	10		Call
Americo (Legacy)	LibertyMark 10		10,000	Single		5.20	2.30	0% / 10%	10		0-80: 8.00+ 81-85: 7.00+
Americo (Legacy)	LibertyMark 10 Plus		10,000	Single	5.00	2.80	1.40	0% / 10%	10		0-80: 7.00+
Americo (Legacy)	LibertyMark SE 10		10,000	Single		2.70	2.80	0% / 10%	10		0-80: 8.00+ 81-85: 7.00+
Americo (Legacy)	LibertyMark SE 10 Plus		10,000	Single	5.00	2.15	1.90	0% / 10%	10		0-80: 7.00+
Annuity Investors Life	FlexMax Plus	85	3,000	FPA	1.50		1.40	10% / 10%	10	Optional	71-UP: 2.75+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Annuity Investors Life	SingleMax Ten	85	25,000	Single		4.75	2.05	10% / 10%	10	Optional	18-75: 6.50+ 76-80: 5.50+
Annuity Investors Life	SingleMax Ten No MVA	85	25,000	Single		4.25	1.75	10% / 10%	10	Optional	NQ: 0-75: 6.50+ 76-80: 5.50+
Athene Annuity & Life (Annexus)	BCA 10S Foundation and Select		5,000	Single				5% / 10%	10		Call
Athene IA	Ascent 10 Bonus 2.0	80	5,000	Single	1.00	2.75	1.05	10% / 10%	10	Optional	0-70: 7.00 71-75: 6.50
Athene IA	Ascent Pro 10	80	5,000	Single		3.75	1.60	10% / 10%	10	Optional	0-70: 6.00 71-75: 5.60
Athene IA	Ascent Pro 10 Bonus	80	5,000	Single	1.00	2.75	1.05	10% / 10%	10	Optional	0-70: 7.00 71-75: 6.50
Athene IA	Ascent Pro 10 Bonus Select	80	5,000	Single	1.00	2.75	1.05	10% / 10%	10	Optional	0-70: 6.00 71-75: 5.50
Athene IA	ATHENE Performance Elite 10 Plusm	78	25,000	Single	9.00	4.75	1.70	10% / 10%	10		0-70: 7.00+ 71-75: 7.00+
Athene IA	ATHENE Performance Elite 10 Prosm	80	25,000	Single	2.00	4.75	1.70	0% / 5%	10		0-70: 7.00+ 71-75: 7.00+
Athene IA	ATHENE Performance Elite 10 Select Plusm	78	25,000	Single	5.00	4.75	1.70	10% / 10%	10		0-70: 7.00+ 71-75: 7.00+
Athene IA	ATHENE Performance Elite 10 Selectsm	78	25,000	Single	1.00	4.75	1.70	0% / 5%	10		0-70: 7.00+ 71-75: 7.00+
Athene IA	Athene Performance Elite® 10	78	25,000	Single	4.00	5.25	1.70	0% / 5%	10		0-70: 7.00+ 71-75: 7.00+
Athene IA	Athene Performance Elite® Plus 10 Pro	78	25,000	Single	7.00	4.75	1.70	10% / 10%	10		0-70: 7.00 71-75: 7.00
Athene IA	Benefit 10	78	5,000	Single	6.00	3.50	1.50	10% / 10%	10	Included	0-75: 6.00+ 76-UP: 3.50+
Athene IA	Benefit 10 Pro	78	5,000	Single	6.00	3.50	1.50	10% / 10%	10	Included	0-75: 6.00+ 76-UP: 3.50+
Athene IA	Benefit 10 Select	78	5,000	Single	0.00/5.00	3.50	1.50	10% / 10%	10	Included	0-75: 6.00+ 76-UP: 3.50+
Athene IA	TargetHorizon 10 -Low-Band	78	5,000	Single	2.00	4.00	1.60	0% / 5%	10		0-75: 7.00+ 76-78: 5.00+
Athene IA	TargetHorizon 10 -High-Band	78	50,000	Single	3.00	4.00	1.60	0% / 5%	10		0-75: 7.00+ 76-78: 5.00+
Athene IA	TargetHorizon 10 Select -Low-Band	78	5,000	Single			1.60	0% / 5%	10		56-75: 7.00+ 76-78: 5.00+
Athene IA	TargetHorizon 10 Select -High-Band	78	50,000	Single			1.60	0% / 5%	10		56-75: 7.00+ 76-78: 5.00+
Delaware Life	Retirement Chapters 10		25,000	FPA	5.00	5.00	2.00	0% / 10%	10	Optional	0-75: 7.00+ 76-UP: 3.50+
Eagle Life	Eagle Select 10	80	10,000	FPA		5.00	2.25	0% / 10%	10	Optional	Call
EquiTrust Life Insurance Company	DynaMARC	80	10,000	FPA		4.25	2.25	0% / 10%	10	Optional	0-80: 7.00+
EquiTrust Life Insurance Company	Market Ten Bonus Index	80	30,000	FPA	6.00	2.50	1.00	Int / 10%	10	Optional	0-80: 6.00+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
EquiTrust Life Insurance Company	Market Value Index	80	10,000	FPA		4.50	2.25	Int / 10%	10	Optional	0-80: 6.50+
F&G Life (Legacy)	AdvanceMark Ultra 10	85	10,000	FPA	2.00/7.00	4.25	1.00	0% / 10%	10	Included	0-75: 8.00+ 76-80: 6.00+
F&G Life (Legacy)	LegendMark 10		10,000	FPA		4.50	1.00	0% / 10%	10		0-75: 7.50+ 76-80: 5.75+
F&G Life (Legacy)	LegendMark 10 Plus		10,000	FPA	2.50/7.00	4.50	1.00	0% / 10%	10		0-75: 7.50+ 76-80: 5.75+
F&G Life (Legacy)	SpectraMark	85	10,000	FPA	2.00/3.00	3.75	1.00	0% / 10%	10	Optional	0-75: 9.00+ 76-80: 7.00+
Fidelity & Guaranty Life	FG AccumulatorPlus 10	85	10,000	FPA		4.25	1.00	0% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Fidelity & Guaranty Life	FG AccumulatorPlus 10 State Specific	85	10,000	FPA		3.75	1.00	0% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Fidelity & Guaranty Life	FG Index-Choice 10	85	10,000	FPA	2.00/3.00	3.00	1.00	0% / 10%	10	Optional	0-75: 9.00+ 76-80: 7.00+
Fidelity & Guaranty Life	Performance Pro	80	10,000	FPA	3.50/9.00	5.00	1.00	0% / 10%	10	Optional	0-75: 8.00+ 76-80: 6.00+
Fidelity & Guaranty Life	Prosperity Elite 10	85	10,000	FPA		4.00	1.00	0% / 10%	10		0-75: 7.50+ 76-80: 5.50+
Fidelity & Guaranty Life	Prosperity Elite 10 Enhancement	85	10,000	FPA	1.50/4.00	4.00	1.00	0% / 10%	10		0-75: 7.50+ 76-80: 5.50+
Fidelity & Guaranty Life	Prosperity Elite 10 Protection	85	10,000	FPA	3.00/7.00	4.00	1.00	0% / 10%	10		0-75: 7.50+ 76-80: 5.50+
Fidelity & Guaranty Life	Safe Income Plus	80	10,000	FPA	7.00/8.00	2.25	1.00	0% / 10%	10	Optional	0-75: 7.25+ 76-80: 5.25+
Fidelity & Guaranty Life Insurance Company of New York	FGNY Index-Choice 10	85	10,000	FPA	2.00	3.00	1.00	0% / 10%	10		0-75: 4.00+ 76-85: 2.00+
Global Atlantic Financial Group	ForeFreedom Savers -Low-Band	85	5,000	Single		3.75	1.50	0% / 10%	10		0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeFreedom Savers -Mid-Band	85	25,000	Single		3.75	1.50	0% / 10%	10		0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeFreedom Savers -High-Band	85	100,000	Single		4.25	1.75	0% / 10%	10		0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (with Bonus) -Low-Band	80	10,000	Single	7.00	2.25	1.10	0% / 10%	10	Included	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (with Bonus) -Mid-Band	80	25,000	Single	7.00	2.25	1.10	0% / 10%	10	Included	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (with Bonus) -High-Band	80	100,000	Single	7.00	2.75	1.35	0% / 10%	10	Included	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (without Bonus) -Low-Band	85	10,000	Single		3.75	1.85	0% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (without Bonus) -Mid-Band	85	25,000	Single		3.75	1.85	0% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	ForeSpending Select (without Bonus) -High-Band	85	100,000	Single		4.25	2.10	0% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Global Atlantic Financial Group	Income 125 + -Low-Band	85	10,000	Single		2.25	1.10	0% / 10%	10	Optional	0-75: 7.00+ 76-85: 5.00+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Global Atlantic Financial Group	Income 125 + -Mid-Band	85	25,000	Single		2.25	1.10	0% / 10%	10	Optional	0-75: 7.00+ 76-85: 5.00+
Global Atlantic Financial Group	Income 125 + -High-Band	85	100,000	Single		2.75	1.35	0% / 10%	10	Optional	0-75: 7.00+ 76-85: 5.00+
Global Atlantic Financial Group	Income 150+SM -Low-Band	80	10,000	Single		2.25	1.10	0% / 10%	10	Included	55-75: 7.00+ 76-UP: 5.00+
Global Atlantic Financial Group	Income 150+SM -Mid-Band	80	25,000	Single		2.25	1.10	0% / 10%	10	Included	55-75: 7.00+ 76-UP: 5.00+
Global Atlantic Financial Group	Income 150+SM -High-Band	80	100,000	Single		2.75	1.35	0% / 10%	10	Included	55-75: 7.00+ 76-UP: 5.00+
Global Atlantic Financial Group	Index Bonus 115sm -Low-Band	85	10,000	Single		2.25	1.10	0% / 10%	10	Optional	0-75: 8.00+ 76-85: 6.00+
Global Atlantic Financial Group	Index Bonus 115sm -Mid-Band	85	25,000	Single		2.25	1.10	0% / 10%	10	Optional	0-75: 8.00+ 76-85: 6.00+
Global Atlantic Financial Group	Index Bonus 115sm -High-Band	85	100,000	Single		2.75	1.35	0% / 10%	10	Optional	0-75: 8.00+ 76-85: 6.00+
Great American Life Insurance Company	American Custom 10 -Low-Band	85	25,000	Single		5.25	1.90	5% / 5%	10	Optional	NQ: 0-75: 6.00+ 76-80: 4.50+
Great American Life Insurance Company	American Custom 10 -High-Band	85	150,000	Single		5.50	2.00	5% / 5%	10	Optional	NQ: 0-75: 6.00+ 76-80: 4.50+
Great American Life Insurance Company	American Custom 10 (Non-MVA) -Low-Band	85	25,000	Single		5.00	1.85	5% / 5%	10	Optional	NQ: 0-75: 6.00+ 76-80: 4.50+
Great American Life Insurance Company	American Custom 10 (Non-MVA) -High-Band	85	150,000	Single		5.25	1.95	5% / 5%	10	Optional	NQ: 0-75: 6.00+ 76-80: 4.50+
Great American Life Insurance Company	American Valor 10	85	10,000	FPA	2.00	4.50	1.00	10% / 10%	10	Optional	NQ: 0-75: 5.00+ 76-80: 3.65+
Great American Life Insurance Company	Safe Return	85	25,000	Single		4.75	1.00	10% / 10%	10	Optional	NQ: 0-75: 5.50+ 76-80: 4.50+
Integrity Life Insurance Company	Integrity Indextra™ 10	85	15,000	Single			1.65	10% / 10%	10	Optional	18-75: 6.50+ 76-85: 5.00+
Lincoln Financial Group	Lincoln OptiBlend 10 -Low-Band	80	10,000	FPA		2.90	1.60	10% / 10%	10	Optional	0-74: 6.00+ 75-79: 4.00+
Lincoln Financial Group	Lincoln OptiBlend 10 -High-Band	80	100,000	FPA		3.20	1.75	10% / 10%	10	Optional	0-74: 6.00+ 75-79: 4.00+
Lincoln Financial Group	Lincoln OptiPoint 10 -Low-Band	80	10,000	FPA	3.00		1.15	10% / 10%	10	Optional	0-74: 6.00+ 75-79: 3.95+
Lincoln Financial Group	Lincoln OptiPoint 10 -High-Band	80	100,000	FPA	4.00		1.15	10% / 10%	10	Optional	0-74: 6.00+ 75-79: 3.95+
Midland National Life	MNL BenefitPay 10	79	20,000	Single		4.70	2.50	0% / 5%	10		0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL BenefitPay 10 (CT, DE FL, FL, IN, MD, MS, NV, OH, OK, SC, TX)	79	20,000	Single		3.65	2.00	0% / 5%	10		0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL Capstone 10	79	10,000 NQ 2,000 QL	FPA	5.00	2.55	1.40	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
Midland National Life	MNL IncomeVantage 10 (CA)	79	20,000	FPA		3.65	1.95	0% / 5%	10	Included	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL IncomeVantage 10 (OH)	79	20,000	FPA		3.65	1.95	0% / 5%	10	Included	0-75: 7.50+ 76-79: 5.63+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Midland National Life	MNL IncomeVantage 10 Series 1 -Low-Band	79	20,000	FPA		3.65	1.95	0% / 5%	10	Included	40-75: 7.50+ 76-79: 5.25+
Midland National Life	MNL IncomeVantage 10 Series 1 -High-Band	79	250,000	FPA		4.15	2.15	0% / 5%	10	Included	40-75: 7.50+ 76-79: 5.25+
Midland National Life	MNL Index Builder 10 -Low-Band	75	20,000	FPA	5.00	2.70	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL Index Builder 10 -High-Band	75	75,000	FPA	7.00	2.70	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL Index Builder 10 II -Low-Band	75	20,000	FPA		2.70	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL Index Builder 10 II -High-Band	75	75,000	FPA	5.00	2.70	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL Innovator Choice 10	79	10,000 NQ 2,000 QL	FPA	5.00		1.40	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
Midland National Life	MNL Prosperity Choice 10	79	10,000 NQ 2,000 QL	FPA	5.00		1.40	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
Midland National Life	MNL RetireVantage 10 -Low-Band	79	20,000	FPA	3.00	2.80	1.50	0% / 10%	10	Optional	0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL RetireVantage 10 -High-Band	79	250,000	FPA	3.00	3.15	1.65	0% / 10%	10	Optional	0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL RetireVantage 10 (OH, OK, TX) -Low-Band	79	20,000	FPA	3.00	2.45	1.35	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL RetireVantage 10 (OH, OK, TX) -High-Band	79	250,000	FPA	3.00	2.80	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL RetireVantage 10 (UT) -Low-Band	79	20,000	FPA	3.00	2.10	1.20	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.88+
Midland National Life	MNL RetireVantage 10 (UT) -High-Band	79	250,000	FPA	3.00	2.45	1.35	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.88+
Midland National Life	MNL RetireVantage 10 OABR -Low-Band	79	20,000	FPA	6.00	2.80	1.50	0% / 10%	10	Optional	0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL RetireVantage 10 OABR -High-Band	79	250,000	FPA	6.00	3.60	1.65	0% / 10%	10	Optional	0-75: 8.00+ 76-79: 6.00+
Midland National Life	MNL RetireVantage 10 OABR (OH, OK, TX) -Low-Band	79	20,000	FPA	6.00	2.45	1.35	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL RetireVantage 10 OABR (OH, OK, TX) -High-Band	79	250,000	FPA	6.00	2.80	1.50	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.63+
Midland National Life	MNL RetireVantage 10 OABR (UT) -Low-Band	79	20,000	FPA	6.00	2.10	1.20	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.88+
Midland National Life	MNL RetireVantage 10 OABR (UT) -High-Band	79	250,000	FPA	6.00	2.45	1.35	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.88+
Midland National Life	MNL Select Series (5%) 10 -Low-Band	79	10,000 NQ 2,000 QL	FPA		4.75	2.30	0% / 5%	10		0-75: 6.00+ 76-79: 4.50+
Midland National Life	MNL Select Series (5%) 10 -High-Band	79	250,000	FPA		5.65	2.65	0% / 5%	10		0-75: 6.00+ 76-79: 4.50+
Midland National Life	MNL Select Series 10 -Low-Band	79	10,000 NQ 2,000 QL	FPA		3.85	2.20	0% / 10%	10		0-75: 6.00+ 76-79: 4.50+
Midland National Life	MNL Select Series 10 -High-Band	79	250,000	FPA		4.65	2.55	0% / 10%	10		0-75: 6.00+ 76-79: 4.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
National Western Life	NWL IMPACT 10	80 (NQ)	5,000 NQ 2,000 QL	FPA	7.00		2.20	0% / 10%	10	Optional	NQ: 0-75: 7.00+ 76-80: 5.00+
Nationwide Life and Annuity Insurance Company	New Heights 10	80	25,000	Single				0% / 7%	10	Optional	Call
Nationwide Life and Annuity Insurance Company	New Heights 10 FIA (CT, DE)	80	25,000	Single				0% / 7%	10	Optional	Call
Nationwide Life and Annuity Insurance Company	New Heights 10 FIA (OK)	80	25,000	Single				0% / 7%	10	Optional	Call
North American Company	NAC BenefitSolutions 10	79	20,000	Single		4.70	2.50	0% / 5%	10		40-75: 7.00+ 76-UP: 5.25+
North American Company	NAC BenefitSolutions 10 (CT, FL, IN, MS, MD, NV, OH...)	79	20,000	Single		3.65	2.00	0% / 5%	10		40-75: 7.00+ 76-UP: 5.25+
North American Company	NAC Charter 10	79	10,000	FPA	5.00	2.10	1.20	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.87+
North American Company	NAC Charter Plus 10 -Low-Band	79	20,000	FPA	5.00	2.25	1.30	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC Charter Plus 10 -High-Band	79	75,000	FPA	7.00	2.25	1.30	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC Charter Plus 10 II -Low-Band	79	20,000	FPA	3.00	2.25	1.30	0% / 10%	10	Optional	0-75: 7.00+ 76-76: 5.25+
North American Company	NAC Charter Plus 10 II -High-Band	79	75,000	FPA	5.00	2.25	1.30	0% / 10%	10	Optional	0-75: 7.00+ 76-76: 5.25+
North American Company	NAC Freedom Choice (5%) 10 -Low-Band	79	10,000 NQ 2,000 QL	FPA		4.15	2.05	0% / 5%	10		0-75: 5.50+ 76-79: 4.13+
North American Company	NAC Freedom Choice (5%) 10 -High-Band	79	250,000	FPA		5.00	2.40	0% / 5%	10		0-75: 5.50+ 76-79: 4.13+
North American Company	NAC Freedom Choice 10 -Low-Band	79	10,000 NQ 2,000 QL	FPA		3.75	1.90	0% / 10%	10		0-75: 5.50+ 76-79: 4.13+
North American Company	NAC Freedom Choice 10 -High-Band	79	250,000	FPA		4.60	2.25	0% / 10%	10		0-75: 5.50+ 76-79: 4.13+
North American Company	NAC IncomeChoice 10 (OH, CA)	79	20,000	FPA		3.45	1.85	0% / 5%	10	Included	40-75: 7.00+ 76-79: 5.25+
North American Company	NAC IncomeChoice 10 Series 1 -Low-Band	79	20,000	FPA		3.45	1.85	0% / 5%	10	Included	40-75: 7.00+ 76-79: 5.25+
North American Company	NAC IncomeChoice 10 Series 1 -High-Band	79	250,000	FPA		3.90	2.05	0% / 5%	10	Included	40-75: 7.00+ 76-79: 5.25+
North American Company	NAC Precision 10	79	10,000	FPA	5.00		1.20	0% / 10%	10	Optional	0-75: 6.50+ 76-79: 4.87+
North American Company	NAC RetireChoice 10 -Low-Band	79	20,000	FPA	2.50	2.00	1.20	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
North American Company	NAC RetireChoice 10 -High-Band	79	250,000	FPA	2.50	2.40	1.40	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
North American Company	NAC RetireChoice 10 (OH, OK) -Low-Band	79	20,000	FPA	2.50	1.75	1.05	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC RetireChoice 10 (OH, OK) -High-Band	79	250,000	FPA	2.50	2.10	1.25	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC RetireChoice 10 (UT) -Low-Band	79	20,000	FPA	2.50	1.45	0.90	0% / 10%	10	Optional	0-75: 6.00+ 76-79: 4.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
North American Company	NAC RetireChoice 10 (UT) -High-Band	79	250,000	FPA	2.50	1.85	1.10	0% / 10%	10	Optional	0-75: 6.00+ 76-79: 4.50+
North American Company	NAC RetireChoice 10 OABR -Low-Band	79	20,000	FPA	5.00	2.00	1.20	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
North American Company	NAC RetireChoice 10 OABR -High-Band	79	250,000	FPA	5.00	2.40	1.40	0% / 10%	10	Optional	0-75: 7.50+ 76-79: 5.62+
North American Company	NAC RetireChoice 10 OABR (OH, OK) -Low-Band	79	20,000	FPA	5.00	1.75	1.05	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC RetireChoice 10 OABR (OH, OK) -High-Band	79	250,000	FPA	5.00	2.10	1.25	0% / 10%	10	Optional	0-75: 7.00+ 76-79: 5.25+
North American Company	NAC RetireChoice 10 OABR (UT) -Low-Band	79	20,000	FPA	5.00	1.45	0.90	0% / 10%	10	Optional	0-75: 6.00+ 76-79: 4.50+
North American Company	NAC RetireChoice 10 OABR (UT) -High-Band	79	250,000	FPA	5.00	1.85	1.10	0% / 10%	10	Optional	0-75: 6.00+ 76-79: 4.50+
North American Company	North American Ten	79	10,000 NQ 2,000 QL	FPA	6.00	3.05	1.60	0% / 10%	10		0-75: 5.50+ 76-79: 4.12+
Oxford Life Insurance Company	Royal Select	80	10,000	Single	8.00	2.55	1.50	Int / 10%	10	Optional	18-75: 6.50+ 76-80: 5.00+
Oxford Life Insurance Company	Select	80	10,000	Single		4.20	2.30	Int / 10%	10	Optional	18-75: 6.50+ 76-80: 5.00+
Oxford Life Insurance Company	Silver Select	80	10,000	Single	4.00	3.35	1.90	Int / 10%	10	Optional	18-75: 6.50+ 76-80: 5.00+
Pacific Life	Pacific Index Choice 10 -Low-Band	85	25,000	Single	0.25	3.55	2.10	10% / 10%	10	Optional	Call
Pacific Life	Pacific Index Choice 10 -High-Band	85	100,000	Single	0.25	3.95	2.10	10% / 10%	10	Optional	Call
Pacific Life	Pacific Index Dimensions 10 Year -Low-Band	80	25,000	FPA		3.95	1.75	10% / 10%	10	Optional	Call
Pacific Life	Pacific Index Dimensions 10 Year -High-Band	80	100,000	FPA		4.55	2.05	10% / 10%	10	Optional	Call
Pacific Life	Pacific Index Dimensions 10 Year MVA -Low-Band	80	25,000	FPA		4.30	1.95	10% / 10%	10	Optional	Call
Pacific Life	Pacific Index Dimensions 10 Year MVA -High-Band	80	100,000	FPA		4.95	2.25	10% / 10%	10	Optional	Call
Phoenix Life Insurance Company	Personal Protection Choice	85	15,000	Single		2.25	1.25	10% / 10%	10	Optional	0-75: 7.25 76-80: 5.00
Phoenix Life Insurance Company	Personal Protection Choice (ICC09EIAN)	85	15,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.25 76-80: 4.75
Phoenix Life Insurance Company	Personal Protection Choice AK, MN, MO, NC, NJ, OR, VA, WA -Low-Band	85	15,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Phoenix Life Insurance Company	Personal Protection Choice AK, MN, MO, NC, NJ, OR, VA, WA -High-Band	85	50,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.00+ 76-80: 5.00+
Phoenix Life Insurance Company	Phoenix Personal Income Annuity	85	15,000	Single		2.25	1.25	10% / 10%	10	Optional	0-75: 7.25 76-80: 5.00
Phoenix Life Insurance Company	Phoenix Personal Income Annuity (ICC09EIAN)	85	15,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.00 76-80: 4.75
Phoenix Life Insurance Company	Phoenix Personal Income Annuity AK,MN,MO,NC,NJ,OR, VA,WA -Low-Band	85	15,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.00 76-80: 5.00

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Phoenix Life Insurance Company	Phoenix Personal Income Annuity AK,MN,MO,NC,NJ,OR,VA,WA -High-Band	85	50,000	Single		1.75	1.00	10% / 10%	10	Optional	0-75: 7.00 76-80: 5.00
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY -Low-Band	85	10,000	Single		3.20	1.95	10% / 10%	10		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 NY -High-Band	85	100,000	Single		3.50	2.10	10% / 10%	10		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY -Low-Band	85	10,000	Single		1.85	1.00	10% / 10%	10		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 10 with ROP NY -High-Band	85	100,000	Single		2.15	1.00	10% / 10%	10		Call
Protective Life Corporation	Protective Indexed Annuity II 10 -Low-Band	85	10,000	Single		4.35	1.80	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 -High-Band	85	100,000	Single		4.65	1.95	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 MVA -Low-Band	85	10,000	Single		4.40	2.20	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 MVA -High-Band	85	100,000	Single		4.70	2.35	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 MVA with ROP -Low-Band	85	10,000	Single		3.20	1.00	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 MVA with ROP -High-Band	85	100,000	Single		3.50	1.00	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 with ROP -Low-Band	85	10,000	Single		2.90	1.00	10% / 10%	10	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 10 with ROP -High-Band	85	100,000	Single		3.20	1.00	10% / 10%	10	Optional	Call
Reliance Standard Life	Keystone 10 Index Annuity	80	10,000	Single		5.00	2.60	10% / 10%	10		0-80: 6.00+
Security Benefit Life	Total Value Annuity	80	25,000	FPA	2.00/7.00	2.75	1.40	0% / 10%	10		0-74: 7.00 75-80: 5.00
Sentinel Security Life Insurance Company	Summit Bonus Index	80	10,000 NQ 5,000 QL	Single	4.50/7.00	3.15	1.70	Int / 10%	10	Optional	0-75: 7.25+ 76-80: 5.00+
Symetra Life Insurance Company	Symetra Edge Premier -Low-Band	80	10,000	Single		3.70	1.65	10% / 10%	10		Call
Symetra Life Insurance Company	Symetra Edge Premier -High-Band	80	100,000	Single		4.70	2.05	10% / 10%	10		Call
VOYA Insurance and Annuity Company	Voya Secure Index Opportunities Plus -Low-Band	80	15,000	Single	5.00	1.25	1.00	Int / 10%	10	Optional	0-75: 7.00+ 76-80: 5.30+
VOYA Insurance and Annuity Company	Voya Secure Index Opportunities Plus -High-Band	80	75,000	Single	5.00	2.00	1.00	Int / 10%	10	Optional	0-75: 7.00+ 76-80: 5.30+
VOYA Insurance and Annuity Company	Voya Secure Index Outlook Annuity -Low-Band	80	15,000	Single	3.00	1.25	1.00	10% / 10%	10	Optional	0-75: 6.00+ 76-80: 4.50+
VOYA Insurance and Annuity Company	Voya Secure Index Outlook Annuity -High-Band	80	75,000	Single	3.00	2.00	1.00	10% / 10%	10	Optional	0-75: 6.00+ 76-80: 4.50+
Surrender Charges Last 9 Years											
VOYA Insurance and Annuity Company	Voya Lifetime Income Annuity -Low-Band	80	15,000	Single		6.00		0% / 10%	9		50-75: 4.00+ 76-80: 3.00+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
VOYA Insurance and Annuity Company	Voya Lifetime Income Annuity -High-Band	80	75,000	Single		6.00		0% / 10%	9		50-75: 4.00+ 76-80: 3.00+
Americo	Ultimate One Index 9 (411)		10,000	Single		2.50	1.20	0% / 10%	9		
EquiTrust Life Insurance Company	Builder Bonus Index	80	30,000	FPA	6.00	2.50	1.00	Int / 10%	9	Optional	0-80: 6.00
EquiTrust Life Insurance Company	Market Booster Index	80	10,000 NQ 2,000 QL	FPA	4.00	3.00	1.00	Int / 10%	9	Optional	0-80: 6.00+
Global Atlantic Financial Group	Choice Income	85	25,000	Single		4.25	2.10	10% / 10%	9	Optional	50-80: 6.00+ 81-85: 3.00+
Lincoln Financial Group	Lincoln OptiChoice 9 -Low-Band	80	5,000 NQ 2,000 QL	FPA			1.60	10% / 10%	9	Optional	0-74: 5.25+ 75-79: 3.90+
Lincoln Financial Group	Lincoln OptiChoice 9 -High-Band	80	100,000	FPA			1.75	10% / 10%	9	Optional	0-74: 5.25+ 75-79: 3.90+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 9 -Low-Band	80	5,000 NQ 2,000 QL	FPA			1.60	10% / 10%	9		0-75: 5.00+ 76-80: 3.75+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 9 -High-Band	80	100,000	FPA			1.75	10% / 10%	9		0-75: 5.00+ 76-80: 3.75+
National Western Life	NWL Global Lookback	80 (NQ)	5,000 NQ 2,000 QL	FPA			2.50	10% / 10%	9	Optional	NQ: 0-75: 6.50+ 76-80: 4.50+
National Western Life	NWL Ultra Future - WA	80 (NQ)	5,000 NQ 2,000 QL	FPA	2.00		2.15	10% / 10%	9	Optional	NQ: 0-75: 5.00+ 76-80: 3.00+
National Western Life	NWL Ultra Value	80 (NQ)	5,000 NQ 2,000 QL	FPA	2.00		2.15	10% / 10%	9	Optional	NQ: 0-75: 5.00+ 76-80: 3.00+
Nationwide Life and Annuity Insurance Company	New Heights 9	80	25,000	Single				0% / 7%	9	Optional	0-70: 7.00+ 71-75: 5.50+
Nationwide Life and Annuity Insurance Company	New Heights 9 (AK, DE, MN, MO, NV, OR, PA, UT, WA)	80	25,000	Single				0% / 7%	9	Optional	0-70: 7.00 71-75: 5.50
Nationwide Life and Annuity Insurance Company	New Heights 9 (MS, NJ, OH, OK, SC, TX)	80	25,000	Single				0% / 7%	9	Optional	0-70: 7.00 71-75: 5.50
Sagicor Life Insurance Company	Sage Select	85	2,000	Single	4.00	4.00	2.00	0% / 10%	9		Call
The Standard	Index Select Annuity 10 -Low-Band	80	15,000	Single		3.75	2.00	0% / 10%	9		0-UP: 5.00
The Standard	Index Select Annuity 10 -High-Band	80	100,000	Single		4.25	2.00	0% / 10%	9		0-UP: 5.00
Surrender Charges Last 8 Years											
American Equity Investment Life Insurance Company	Choice Series 8 (ICC14 IDX8-8)	85	10,000	FPA		4.75	2.05	0% / 10%	8	Optional	18-75: 5.00+ 76-80: 3.75+
Athene Annuity & Life (Annexus)	BCA 8 Foundation and Select		5,000	Single				5% / 10%	8		Call
Athene Annuity & Life (Annexus)	BCA 8S Foundation and Select		5,000	Single				5% / 10%	8		Call
Eagle Life	Eagle Select 8	85	10,000	FPA		4.75	2.05	0% / 10%	8	Optional	Call
Lincoln Financial Group	Lincoln New Directions 8 -Low-Band	85	10,000	Single			1.75	10% / 10%	8	Optional	0-75: 4.50+ 76-80: 3.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Lincoln Financial Group	Lincoln New Directions 8 -High-Band	85	100,000	Single			1.90	10% / 10%	8	Optional	0-75: 4.50+ 76-80: 3.50+
Lincoln Financial Group	Lincoln OptiPoint 8 -Low-Band	85	10,000	FPA	2.00		1.15	10% / 10%	8	Optional	0-74: 5.00+ 75-79: 3.25+
Lincoln Financial Group	Lincoln OptiPoint 8 -High-Band	85	100,000	FPA	3.00		1.15	10% / 10%	8	Optional	0-74: 5.00+ 75-79: 3.25+
Midland National Life	MNL Endeavor 8	85	10,000 NQ 2,000 QL	FPA		4.45	2.30	0% / 10%	8	Optional	0-75: 6.00+ 76-79: 4.50+
Midland National Life	MNL Endeavor 8 Plus	85	10,000 NQ 2,000 QL	FPA	5.00	3.05	1.65	0% / 10%	8	Optional	0-75: 6.00+ 76-79: 4.50+
Midland National Life	MNL Endeavor 8 Plus OK	85	10,000 NQ 2,000 QL	FPA	5.00	3.05	1.65	0% / 10%	8	Optional	0-75: 6.00 76-79: 4.50
Midland National Life	MNL Endeavor 8 Plus UT	85	10,000 NQ 2,000 QL	FPA	5.00	2.80	1.55	0% / 10%	8	Optional	0-75: 6.00 76-79: 4.50
Midland National Life	MNL Endeavor 8 UT	85	10,000 NQ 2,000 QL	FPA		3.80	2.00	0% / 10%	8	Optional	0-75: 6.00 76-79: 4.50
Midland National Life	MNL Select Series (5%) 8 -Low-Band	85	10,000 NQ 2,000 QL	FPA		3.85	2.10	0% / 5%	8		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series (5%) 8 -High-Band	85	250,000	FPA		3.90	2.40	0% / 5%	8		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series 8 -Low-Band	85	10,000 NQ 2,000 QL	FPA		4.00	2.00	0% / 10%	8		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series 8 -High-Band	85	250,000	FPA		4.75	2.30	0% / 10%	8		0-75: 6.00+ 76-80: 4.50+
North American Company	NAC Freedom Choice (5%) 8 -Low-Band	85	10,000 NQ 2,000 QL	FPA		3.55	1.80	0% / 5%	8		0-75: 5.50+ 76-80: 4.13+
North American Company	NAC Freedom Choice (5%) 8 -High-Band	85	250,000	FPA		4.35	2.15	0% / 5%	8		0-75: 5.50+ 76-80: 4.13+
North American Company	NAC Freedom Choice 8 -Low-Band	85	10,000 NQ 2,000 QL	FPA		3.30	1.70	0% / 10%	8		0-75: 5.50+ 76-80: 4.13+
North American Company	NAC Freedom Choice 8 -High-Band	85	250,000	FPA		4.00	2.00	0% / 10%	8		0-75: 5.50+ 76-80: 4.13+
North American Company	NAC Performance Choice 8	85	10,000 NQ 2,000 QL	FPA		4.25	2.20	0% / 10%	8		0-75: 5.00+ 76-79: 3.75+
North American Company	NAC Performance Choice 8 (UT)	85	10,000 NQ 2,000 QL	FPA		3.60	1.90	0% / 10%	8		0-75: 4.00+ 76-79: 3.00+
North American Company	NAC Performance Choice 8 Plus	85	10,000 NQ 2,000 QL	FPA	4.00	2.90	1.60	0% / 10%	8		0-75: 5.00+ 76-79: 3.75+
North American Company	NAC Performance Choice 8 Plus (UT)	85	10,000 NQ 2,000 QL	FPA		2.70	1.50	0% / 10%	8		0-75: 4.00+ 76-79: 3.00+
Pacific Life	Pacific Index Choice 8 -Low-Band	85	25,000	Single	0.25	3.50	2.05	10% / 10%	8	Optional	Call
Pacific Life	Pacific Index Choice 8 -High-Band	85	100,000	Single	0.25	3.90	2.05	10% / 10%	8	Optional	Call
Protective Life Corporation	Asset Builder 8 -Low-Band		10,000	Single		4.45	1.95	10% / 10%	8		Call
Protective Life Corporation	Asset Builder 8 -High-Band		100,000	Single		4.60	2.10	10% / 10%	8		Call

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Sammons Retirement Products	LiveWell Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA -Low-Band	85	10,000	FPA		3.50	1.40	0% / 10%	8	Optional	Call
Sammons Retirement Products	LiveWell Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA -Mid-Band	85	100,000	FPA		4.40	1.70	0% / 10%	8	Optional	Call
Sammons Retirement Products	LiveWell Fixed Index Annuity AK, MN, MO, OR, PA, UT, VA, WA -High-Band	85	250,000	FPA		4.50	2.00	0% / 10%	8	Optional	Call
Sammons Retirement Products	LiveWell Fixed Index Annuity MVA -Low-Band	85	10,000	FPA		4.00	1.65	0% / 10%	8	Optional	Call
Sammons Retirement Products	LiveWell Fixed Index Annuity MVA -Mid-Band	85	100,000	FPA		4.50	1.95	0% / 10%	8	Optional	Call
Sammons Retirement Products	LiveWell Fixed Index Annuity MVA -High-Band	85	250,000	FPA		5.00	2.25	0% / 10%	8	Optional	Call
VOYA Insurance and Annuity Company	Voya Wealth Builder 8 -Low-Band	80	15,000	FPA		3.50	1.95	0% / 5%	8		0-75: 4.50+ 76-80: 3.35+
VOYA Insurance and Annuity Company	Voya Wealth Builder 8 -Mid-Band	80	100,000	FPA		4.25	1.95	0% / 5%	8		0-75: 4.50+ 76-80: 3.35+
VOYA Insurance and Annuity Company	Voya Wealth Builder 8 -High-Band	80	750,000	FPA		4.50	1.95	0% / 5%	8		0-75: 4.50+ 76-80: 3.35+
VOYA Insurance and Annuity Company	Voya Wealth Builder Plus -Low-Band	80	15,000	FPA		5.00	2.50	0% / 5%	8	Included	0-75: 5.00+ 76-80: 3.75+
VOYA Insurance and Annuity Company	Voya Wealth Builder Plus -Mid-Band	80	100,000	FPA		6.00	2.50	0% / 5%	8	Included	0-75: 5.00+ 76-80: 3.75+
VOYA Insurance and Annuity Company	Voya Wealth Builder Plus -High-Band	80	750,000	FPA		6.25	2.50	0% / 5%	8	Included	0-75: 5.00+ 76-80: 3.75+
Surrender Charges Last 7 Years											
AIG	WNL Power Index Choice Annuity 7 -Low-Band	75	10,000	Single	0.00	3.00		0% / 10%	7		Call
AIG	WNL Power Index Choice Annuity 7 -High-Band	75	100,000	Single	0.00	3.50		0% / 10%	7		Call
AIG	WNL Power Index Choice Annuity 7 GROP -Low-Band	75	10,000	Single		2.00		0% / 10%	7		Call
AIG	WNL Power Index Choice Annuity 7 GROP -High-Band	75	100,000	Single		3.00		0% / 10%	7		Call
Allianz Life Insurance Company of North America	Allianz Core Income 7 Annuity	80	10,000	FPA (3)		6.00	2.10	0% / 10%	7	2 Incl/Optl	0-75: 5.00+ 76-UP: 3.50+
Allianz Life Insurance Company of North America	Allianz Core Income 7 Annuity w/ MVA	80	10,000	FPA (3)		6.50	2.30	0% / 10%	7	2 Incl/Optl	0-75: 5.00+ 76-UP: 3.50+
Allianz Life Insurance Company of North America	Allianz Signature 7 Annuity	80	20,000	FPA (3)		3.75	1.45	0% / 10%	7		0-75: 4.25+ 76-UP: 2.75+
Allianz Life Insurance Company of North America	Allianz Signature 7 Annuity w/ MVA	80	20,000	FPA (3)		4.25	1.65	0% / 10%	7		0-75: 4.25 76-UP: 2.75
American General Life Insurance Company	Power 7 Protector -Low-Band	85	25,000	Single		2.50	1.50	0% / 10%	7		0-80: 4.00+ 81-85: 2.00+
American General Life Insurance Company	Power 7 Protector -High-Band	85	100,000	Single		3.25	1.50	0% / 10%	7		0-80: 4.00+ 81-85: 2.00+
American General Life Insurance Company	Power 7 Protector Plus Income -Low-Band	80	25,000	Single		2.25	1.50	0% / 10%	7	Included	50-80: 4.00+ 81-85: 1.50+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
American General Life Insurance Company	Power 7 Protector Plus Income -High-Band	80	100,000	Single		3.25	1.50	0% / 10%	7	Included	50-80: 4.00+ 81-85: 1.50+
American National Insurance Company	Strategy Indexed Annuity PLUS 7	80	10,000 NQ 5,000 QL	Single	1.00	3.70	2.20	10% / 10%	7	Optional	0-75: 5.00+ 76-UP: 4.00+
American National Life Insurance Company of NY	Strategy Indexed Annuity PLUS 7	80	10,000 NQ 5,000 QL	Single			1.45	10% / 10%	7		0-75: 3.00+ 76-80: 2.00+
Americo	Ultimate One Index 7 (411)		10,000	Single		2.00	1.00	0% / 10%	7		
Americo (Legacy)	LibertyMark 7		10,000	Single		3.75	1.75	0% / 10%	7		0-80: 7.00+ 81-85: 5.00+
Americo (Legacy)	LibertyMark 7 Plus		10,000	Single		3.00	1.50	0% / 10%	7		0-80: 6.00+ 81-85: 4.50+
Americo (Legacy)	LibertyMark SE 7		10,000	Single			2.25	0% / 10%	7		0-80: 7.00+ 81-85: 5.00+
Americo (Legacy)	LibertyMark SE 7 Plus		10,000	Single		2.15	2.00	0% / 10%	7		0-80: 6.00+ 81-85: 4.50+
Annuity Investors Life	FlexMax	85	3,000	FPA			1.80	10% / 10%	7	Optional	0-70: 4.75+ 71-UP: 2.75+
Athene IA	Ascent Pro 7	83	5,000	Single		5.25	2.15	10% / 10%	7	Optional	0-70: 4.50 71-75: 4.50
Delaware Life	Retirement Stages 7		10,000	FPA		6.00	2.30	0% / 10%	7	Optional	
Fidelity & Guaranty Life	Prosperity Elite 7	85	10,000	FPA		3.75	1.00	0% / 10%	7		0-75: 5.00+ 76-80: 3.00+
Fidelity & Guaranty Life	Prosperity Elite 7 Enhancement	85	10,000	FPA	2.00	3.75	1.00	0% / 10%	7		0-75: 5.00+ 76-80: 3.00+
Fidelity & Guaranty Life	Prosperity Elite 7 Protection	85	10,000	FPA	4.00	3.75	1.00	0% / 10%	7		0-75: 5.00+ 76-80: 3.00+
Global Atlantic Financial Group	Choice Accumulations	85	25,000	Single		4.50	1.75	10% / 10%	7		0-80: 4.50+ 81-85: 2.25+
Great American Life Insurance Company	American Legend III	85	10,000	FPA		5.00	1.90	10% / 10%	7	Optional	NQ: 0-75: 4.75+ 76-80: 3.25+
Integrity Life Insurance Company	Integrity IndextraTM 7	85	15,000	Single		2.75	1.60	10% / 10%	7	Optional	18-75: 5.25+ 76-85: 4.25+
Lincoln Financial Group	Lincoln OptiBlend 7 -Low-Band	85	10,000	FPA		2.60	1.45	10% / 10%	7	Optional	0-74: 4.50+ 75-79: 3.00+
Lincoln Financial Group	Lincoln OptiBlend 7 -High-Band	85	100,000	FPA		2.90	1.60	10% / 10%	7	Optional	0-74: 4.50+ 75-79: 3.00+
Lincoln Financial Group	Lincoln OptiChoice 7 -Low-Band	85	5,000 NQ 2,000 QL	FPA			1.45	10% / 10%	7	Optional	0-74: 4.10+ 75-79: 3.00+
Lincoln Financial Group	Lincoln OptiChoice 7 -High-Band	85	100,000	FPA			1.60	10% / 10%	7	Optional	0-74: 4.10+ 75-79: 3.00+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 7 -Low-Band	80	5,000 NQ 2,000 QL	FPA			1.45	10% / 10%	7		0-75: 4.00+ 76-80: 3.00+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 7 -High-Band	80	100,000	FPA			1.60	10% / 10%	7		0-75: 4.00+ 76-80: 3.00+
Midland National Life	MNL BenefitPay II (AK, MN, MO, OR, PA, UT, VA, WA)	85	20,000	Single		3.65	2.00	0% / 5%	7		0-75: 7.00+ 76-79: 5.25+

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
National Western Life	NWL IMPACT 7	80 (NQ)	5,000 NQ 2,000 QL	FPA	5.00		2.50	0% / 10%	7	Optional	NQ: 0-75: 5.50+ 76-80: 3.50+
National Western Life	NWL IMPACT 7 S	80 (NQ)	5,000 NQ 2,000 QL	FPA	5.00		2.50	0% / 10%	7	Optional	NQ: 0-75: 5.00+ 76-80: 3.00+
Nationwide Life and Annuity Insurance Company	Clear Horizon® Fixed Indexed Annuity	90	10,000	Single		3.50	1.75	0% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Clear Horizon® Fixed Indexed Annuity ROP	90	10,000	Single		3.00	1.50	0% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Peak -Low-Band	90 (NQ)	25,000	Single		3.80	1.40	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Peak -High-Band	90 (NQ)	100,000	Single		4.30	1.50	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Peak MVA -Low-Band	90 (NQ)	25,000	Single		4.00	1.50	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Peak MVA -High-Band	90 (NQ)	100,000	Single		4.50	1.60	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Summit -Low-Band	90 (NQ)	25,000	Single		4.00	1.40	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Summit -High-Band	90 (NQ)	100,000	Single		4.50	1.60	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Summit MVA -Low-Band	90 (NQ)	25,000	Single		4.50	1.50	10% / 10%	7		Call
Nationwide Life and Annuity Insurance Company	Nationwide Summit MVA -High-Band	90 (NQ)	100,000	Single		5.25	1.60	10% / 10%	7		Call
North American Company	NAC BenefitSolutions II	85	20,000	Single		3.65	2.00	0% / 5%	7		0-75: 6.00+ 76-79: 5.25+
Pacific Life	Pacific Index Dimensions 7 Year -Low-Band	80	25,000	FPA		3.90	1.70	10% / 10%	7	Optional	Call
Pacific Life	Pacific Index Dimensions 7 Year -High-Band	80	100,000	FPA		4.45	1.95	10% / 10%	7	Optional	Call
Pacific Life	Pacific Index Dimensions 7 Year MVA -Low-Band	80	25,000	FPA		4.10	1.80	10% / 10%	7	Optional	Call
Pacific Life	Pacific Index Dimensions 7 Year MVA -High-Band	80	100,000	FPA		4.70	2.10	10% / 10%	7	Optional	Call
Principal Financial Group	Secure Choice 7 -Low-Band	85	10,000	Single		3.85		0% / 10%	7		Call
Principal Financial Group	Secure Choice 7 -High-Band	85	50,000	Single		4.10		0% / 10%	7		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY -Low-Band	85	10,000	Single		2.95	1.75	10% / 10%	7		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 NY -High-Band	85	100,000	Single		3.25	1.90	10% / 10%	7		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY -Low-Band	85	10,000	Single		1.60	1.00	10% / 10%	7		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 7 with ROP NY -High-Band	85	100,000	Single		1.90	1.00	10% / 10%	7		Call
Protective Life Corporation	Protective Income Builder -Low-Band		25,000	Single		4.95	2.35	10% / 10%	7	Included	Call

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Protective Life Corporation	Protective Income Builder -High-Band		100,000	Single		5.25	2.50	10% / 10%	7	Included	Call
Protective Life Corporation	Protective Indexed Annuity II 7 -Low-Band	85	10,000	Single		3.95	1.65	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 -High-Band	85	100,000	Single		4.25	1.80	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 MVA -Low-Band	85	10,000	Single		4.20	1.85	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 MVA -High-Band	85	100,000	Single		4.50	2.00	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 MVA with ROP -Low-Band	85	10,000	Single		3.00	1.00	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 MVA with ROP -High-Band	85	100,000	Single		3.30	1.00	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 with ROP -Low-Band	85	10,000	Single		2.55	1.00	10% / 10%	7	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 7 with ROP -High-Band	85	100,000	Single		2.85	1.00	10% / 10%	7	Optional	Call
Reliance Standard Life	Keystone 7 Index Annuity	85	10,000	Single		4.50	2.30	10% / 10%	7		0-80: 4.50+ 81-85: 2.70+
Symetra Life Insurance Company	Symetra Edge GPSSM 7 -Low-Band	85	10,000	Single		3.50	1.60	10% / 10%	7		Call
Symetra Life Insurance Company	Symetra Edge GPSSM 7 -High-Band	85	100,000	Single		4.50	2.00	10% / 10%	7		Call
Symetra Life Insurance Company	Symetra Edge Plus 7 -Low-Band	85	10,000	Single		3.60	1.60	10% / 10%	7		Call
Symetra Life Insurance Company	Symetra Edge Plus 7 -High-Band	85	100,000	Single		4.60	2.00	10% / 10%	7		Call
Symetra Life Insurance Company	Symetra Edge Pro 7 -Low-Band	85	10,000	Single		4.00	1.60	10% / 10%	7		
Symetra Life Insurance Company	Symetra Edge Pro 7 -High-Band	85	100,000	Single		5.00	2.15	10% / 10%	7		
Symetra Life Insurance Company	Symetra Income Edge -Low-Band	85	10,000	Single		4.50	1.40	10% / 10%	7	Optional	Call
Symetra Life Insurance Company	Symetra Income Edge -High-Band	85	100,000	Single		6.00	1.85	10% / 10%	7	Optional	Call
The Standard	Index Growth Annuity 7 -Low-Band	90	15,000	Single		2.00	1.00	Int / 10%	7		0-80: 5.00 81-85: 2.75
The Standard	Index Growth Annuity 7 -High-Band	90	100,000	Single		2.50	1.00	Int / 10%	7		0-80: 5.00 81-85: 2.75
The Standard	Index Select Annuity 7 -Low-Band	90	15,000	Single		3.50	2.00	0% / 10%	7		0-80: 4.00 81-85: 2.00
The Standard	Index Select Annuity 7 -High-Band	90	100,000	Single		4.00	2.00	0% / 10%	7		0-80: 4.00 81-85: 2.00
VALIC	Power Index Elite (No GLB) -Low-Band	85	25,000	Single		3.00	1.60	0% / 10%	7		Call
VALIC	Power Index Elite (No GLB) -High-Band	85	100,000	Single		4.75	1.60	0% / 10%	7		Call

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
VALIC	Power Index Elite (with GLB) -Low-Band	80	25,000	Single		3.25	1.60	0% / 10%	7	Included	Call
VALIC	Power Index Elite (with GLB) -High-Band	80	100,000	Single		5.00	1.60	0% / 10%	7	Included	Call
VALIC	Power Index Elite (with GLB) LIPM -Low-Band	80	25,000	Single		3.75	1.60	0% / 10%	7	2 Incl/Optl	Call
VALIC	Power Index Elite (with GLB) LIPM -High-Band	80	100,000	Single		5.25	1.60	0% / 10%	7	2 Incl/Optl	Call
VOYA Insurance and Annuity Company	Voya Secure Index Seven with RenewalFLEX -Low-Band	80	15,000	FPA		2.25	1.40	Int / 10%	7	Optional	0-75: 4.50+ 76-80: 3.35+
VOYA Insurance and Annuity Company	Voya Secure Index Seven with RenewalFLEX -High-Band	80	75,000	FPA		3.50	1.40	Int / 10%	7	Optional	0-75: 4.50+ 76-80: 3.35+
Surrender Charges Last 6 Years											
American Equity Investment Life Insurance Company	Choice Series 6 (ICC14 IDX8-6)	85	10,000	FPA		4.50	1.90	0% / 10%	6	Optional	18-75: 4.00+ 76-80: 3.00+
Eagle Life	Eagle Select 6	85	10,000	FPA		4.50	1.90	0% / 10%	6	Optional	Call
Great American Life Insurance Company	Safe Outlook -Low-Band	85	10,000	Single		4.45	1.75	10% / 10%	6	Optional	NQ: 0-75: 3.50+ 76-80: 2.60+
Great American Life Insurance Company	Safe Outlook -High-Band	85	100,000	Single		4.70	1.85	10% / 10%	6	Optional	NQ: 0-75: 3.50+ 76-80: 2.60+
Lincoln Financial Group	Lincoln New Directions 6 -Low-Band	85	10,000	Single			1.70	10% / 10%	6	Optional	0-75: 3.50+ 76-80: 2.75+
Lincoln Financial Group	Lincoln New Directions 6 -High-Band	85	100,000	Single			1.85	10% / 10%	6	Optional	0-75: 3.50+ 76-80: 2.75+
Midland National Life	MNL Endeavor 6	85	10,000 NQ 2,000 QL	Single		2.35	1.35	10% / 10%	6		0-75: 4.00+ 76-79: 3.00+
Midland National Life	MNL Select Series (5%) 6 -Low-Band	85	10,000 NQ 2,000 QL	FPA		2.85	1.50	0% / 5%	6		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series (5%) 6 -High-Band	85	250,000	FPA		3.40	1.75	0% / 5%	6		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series 6 -Low-Band	85	10,000 NQ 2,000 QL	FPA		2.60	1.40	0% / 10%	6		0-75: 6.00+ 76-80: 4.50+
Midland National Life	MNL Select Series 6 -High-Band	85	250,000	FPA		3.30	1.70	0% / 10%	6		0-75: 6.00+ 76-80: 4.50+
Pacific Life	Pacific Index Choice 6 -Low-Band	85	25,000	Single	0.25	3.10	1.80	10% / 10%	6	Optional	Call
Pacific Life	Pacific Index Choice 6 -High-Band	85	100,000	Single	0.25	3.50	1.80	10% / 10%	6	Optional	Call
Principal Financial Group	Secure Choice 6 -Low-Band	85	10,000	Single		3.70		0% / 10%	6		Call
Principal Financial Group	Secure Choice 6 -High-Band	85	50,000	Single		3.95		0% / 10%	6		Call
Protective Life Corporation	Asset Builder 6 -Low-Band		10,000	Single		4.05	1.65	10% / 10%	6		Call
Protective Life Corporation	Asset Builder 6 -High-Band		100,000	Single		4.20	1.80	10% / 10%	6		Call

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
VOYA Insurance and Annuity Company	Voya Wealth Builder 6 -Low-Band	80	15,000	FPA		3.00	1.65	0% / 5%	6		0-75: 3.75+ 76-80: 2.95+
VOYA Insurance and Annuity Company	Voya Wealth Builder 6 -Mid-Band	80	100,000	FPA		3.75	1.65	0% / 5%	6		0-75: 3.75+ 76-80: 2.95+
VOYA Insurance and Annuity Company	Voya Wealth Builder 6 -High-Band	80	750,000	FPA		4.00	1.65	0% / 5%	6		0-75: 3.75+ 76-80: 2.95+
Surrender Charges Last 5 Years											
Symetra Life Insurance Company	Symetra LINK® Fixed Indexed Annuity—Series 1	85	25,000	Single				10% / 10%	5		Call
Athene IA	Ascent Pro 5	85	5,000	Single		5.25	2.15	10% / 10%	5		0-70: 2.50 71-75: 2.50
Athene IA	TargetHorizon 5 -Low-Band	83	5,000	Single		4.50	2.00	0% / 10%	5		0-75: 3.00+ 76-UP: 2.00+
Athene IA	TargetHorizon 5 -High-Band	83	50,000	Single		4.50	2.00	0% / 10%	5		0-75: 3.00+ 76-UP: 2.00+
Lincoln Financial Group	Lincoln OptiChoice 5 -Low-Band	85	5,000 NQ 2,000 QL	FPA			1.30	10% / 10%	5	Optional	0-74: 3.50+ 75-79: 2.60+
Lincoln Financial Group	Lincoln OptiChoice 5 -High-Band	85	100,000	FPA			1.45	10% / 10%	5	Optional	0-74: 3.50+ 75-79: 2.60+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 5 -Low-Band	85	5,000 NQ 2,000 QL	FPA			1.30	10% / 10%	5		0-75: 3.50+ 76-80: 2.60+
Lincoln Life & Annuity of New York	Lincoln OptiChoice NY 5 -High-Band	85	100,000	FPA			1.45	10% / 10%	5		0-75: 3.50+ 76-80: 2.60+
Principal Financial Group	Secure Choice 5 -Low-Band	85	10,000	Single		3.60		0% / 10%	5		Call
Principal Financial Group	Secure Choice 5 -High-Band	85	50,000	Single		3.85		0% / 10%	5		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY -Low-Band	85	10,000	Single		2.70	1.65	10% / 10%	5		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 NY -High-Band	85	100,000	Single		3.00	1.80	10% / 10%	5		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY -Low-Band	85	10,000	Single		1.40	1.00	10% / 10%	5		Call
Protective Life And Annuity (NY)	Protective Indexed Annuity 5 with ROP NY -High-Band	85	100,000	Single		1.70	1.00	10% / 10%	5		Call
Protective Life Corporation	Protective Indexed Annuity II 5 -Low-Band	85	10,000	Single		3.20	1.40	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 -High-Band	85	100,000	Single		3.50	1.55	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 MVA -Low-Band	85	10,000	Single		3.70	1.60	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 MVA -High-Band	85	100,000	Single		4.00	1.75	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 MVA with ROP -Low-Band	85	10,000	Single		2.80	1.00	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 MVA with ROP -High-Band	85	100,000	Single		3.10	1.00	10% / 10%	5	Optional	Call

Company	Product	Issue Age	Minimum Premium	Premium Type	Premium Bonus	Annual Point to Point Cap	Fixed Rate	Free Withdrawal	SC Years	GLIB Rider	Commissions
Protective Life Corporation	Protective Indexed Annuity II 5 with ROP -Low-Band	85	10,000	Single		1.85	1.00	10% / 10%	5	Optional	Call
Protective Life Corporation	Protective Indexed Annuity II 5 with ROP -High-Band	85	100,000	Single		2.15	1.00	10% / 10%	5	Optional	Call
Reliance Standard Life	Keystone 5 Index Annuity	85	10,000	Single		3.30	2.20	10% / 10%	5		0-80: 3.25+ 81-85: 1.95+
Symetra Life Insurance Company	Symetra Edge GPSSM 5 -Low-Band	85	10,000	Single		2.75	1.50	10% / 10%	5		Call
Symetra Life Insurance Company	Symetra Edge GPSSM 5 -High-Band	85	100,000	Single		3.75	1.85	10% / 10%	5		Call
Symetra Life Insurance Company	Symetra Edge Plus 5 -Low-Band	85	10,000	Single		2.85	1.50	10% / 10%	5		Call
Symetra Life Insurance Company	Symetra Edge Plus 5 -High-Band	85	100,000	Single		3.85	1.85	10% / 10%	5		Call
Symetra Life Insurance Company	Symetra Edge Pro 5 -Low-Band	85	10,000	Single		2.85	1.50	10% / 10%	5		Call
Symetra Life Insurance Company	Symetra Edge Pro 5 -High-Band	85	100,000	Single		3.85	1.85	10% / 10%	5		Call
The Standard	Index Growth Annuity 5 -Low-Band	90	15,000	Single		2.00	1.00	Int / 10%	5		0-80: 4.00 81-85: 2.25
The Standard	Index Growth Annuity 5 -High-Band	90	100,000	Single		2.25	1.00	Int / 10%	5		0-80: 4.00 81-85: 2.25
The Standard	Index Select Annuity 5 -Low-Band	90	15,000	Single		3.25	2.00	0% / 10%	5		0-80: 3.00 81-85: 1.50
The Standard	Index Select Annuity 5 -High-Band	90	100,000	Single		3.75	2.00	0% / 10%	5		0-80: 3.00 81-85: 1.50
VOYA Insurance and Annuity Company	Voya Secure Index Five with RenewalFLEX Feature -Low-Band	80	15,000	FPA		1.50	1.05	Int / 10%	5	Optional	0-75: 3.15+ 76-80: 2.36+
VOYA Insurance and Annuity Company	Voya Secure Index Five with RenewalFLEX Feature -High-Band	80	75,000	FPA		3.00	1.05	Int / 10%	5	Optional	0-75: 3.15+ 76-80: 2.36+
VOYA Insurance and Annuity Company	Voya Secure Index Five with ROP and RenewalFLEX Feature -Low-Band	80	15,000	FPA		1.00	1.00	Int / 10%	5	Optional	0-75: 3.15+ 76-80: 2.36+
VOYA Insurance and Annuity Company	Voya Secure Index Five with ROP and RenewalFLEX Feature -High-Band	80	75,000	FPA		2.50	1.00	Int / 10%	5	Optional	0-75: 3.15+ 76-80: 2.36+
Surrender Charges Last 4 Years											
Midland National Life	MNL Endeavor 4	85	10,000 NQ 2,000 QL	Single		2.00	1.00	0% / 10%	4		0-75: 3.00+ 76-79: 2.25+
Principal Financial Group	Secure Choice 4 -Low-Band	85	10,000	Single		3.25		0% / 10%	4		Call
Principal Financial Group	Secure Choice 4 -High-Band	85	50,000	Single		3.45		0% / 10%	4		Call