

Multi-Year Guarantee Annuities: Guarantee Period Equal to Surrender/Bailout Period, Sorted by Guarantee Period

Company	Product Name	Effective Yield to Term	Yield Comments	Term	Surrender Period	Minimum Renewal Rate	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Value of \$100,000 at end of Term	Commission
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 10	<b>\$200k+: 3.40%</b> <b>Under \$200k: 3.25%</b>	Level rate for entire term	10 years	10 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$137,689 <small>MVA Product</small>	Call <small>Reduced by state</small>
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
American National <small>AM Best: A S&amp;P: A</small>	Palladium® MYG 10	<b>\$100k+: 2.65%</b> <b>Under \$100k: 2.55%</b>	Yield includes first-year only interest bonus	10 years	10 years with 30-day bailout at end of guarantee period	1.00%	0-85	\$5,000	Not Allowed	No Penalty	Interest after 30-days, 10% of annuity value after one contract year	Great probate friendly, tax-deferred CD alternative.	\$129,894 <small>MVA Product</small>	Call
Not available in PA, UT. Issued in NY by American National of NY.														
Integrity Life <small>AM Best: A+ S&amp;P: AA+</small>	MultiVantage 10	<b>2.53%</b>	Yield includes first-year only interest bonus	10 years	10 years	1.00%	0-89	\$20,000	Not Allowed	No Penalty	10% of annuity value available all years	Values can be reallocated after initial guarantee period.	\$128,321 <small>MVA Product</small>	Call
Not available in CA, DE, ME, MT, NH, OR, VT. Issued in NY by National Integrity Life														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 9	<b>\$200k+: 3.30%</b> <b>Under \$200k: 3.10%</b>	Level rate for entire term	9 years	9 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$131,622 <small>MVA Product</small>	Call <small>Reduced by state</small>
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
Minnesota Life <small>AM Best: A+ S&amp;P: A+</small>	SecureOption Select 9	<b>\$100k+: 2.90%</b> <b>Under \$100k: 2.70%</b>	Level rate for entire term	9 years	9 years with 30-day bailout at end of guarantee period	1.50%	0-90	\$5,000	Not Allowed	No Penalty	10% of annuity value available all years	Call for sales in AL, AR, CA, CT, IN, MI, MN, MO, NJ, WI	\$129,342 <small>MVA Product</small>	Call
Not available in MS, NY, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 8	<b>\$200k+: 3.10%</b> <b>Under \$200k: 2.90%</b>	Level rate for entire term	8 years	8 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$125,696 <small>MVA Product</small>	Call <small>Reduced by state</small>
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
American National <small>AM Best: A S&amp;P: A</small>	Palladium® MYG 8	<b>\$100k+: 2.65%</b> <b>Under \$100k: 2.55%</b>	Level rate for entire term	8 years	10 years with 30-day bailout at end of guarantee period	1.00%	0-85	\$5,000	Not Allowed	No Penalty	Interest after 30-days, 10% of annuity value after one contract year	Great probate friendly, tax-deferred CD alternative.	\$123,274 <small>MVA Product</small>	Call
Not available in NY, PA, UT														

Multi-Year Guarantee Annuities: Guarantee Period Equal to Surrender/Bailout Period, Sorted by Guarantee Period

Company	Product Name	Effective Yield to Term	Yield Comments	Term	Surrender Period	Minimum Renewal Rate	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Value of \$100,000 at end of Term	Commission
Liberty Life <small>AM Best: B++ Weiss: B-</small>	7 MYG	3.24%	Yield includes first-year only interest bonus	7 years	7 years	1.00%	0-80	\$5,000	\$500, but only in first contract year	No Penalty	Interest after 30-days, 10% of annuity value after first contract year	Up to 5 additional payments in first year only, each could have their own interest rate.	\$125,032 <small>MVA Product</small>	Call
Not available in MD, NJ, NY, OR, PA, TX, UT														
American Equity <small>AM Best: A- Weiss: B</small>	Guarantee 7	3.00%	Level rate for entire term	7 years	7 years	2.00%	0-80	\$10,000	Not Allowed	No Penalty	After the 1st yr, one withdrawal of 12-months of prior interest	Great probate friendly, tax-deferred CD alternative.	\$122,987 <small>MVA Product</small>	Call
Not available in AK, MO, NY, OR, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 7	\$200k+: 2.90% Under \$200k: 2.70%	Level rate for entire term	7 years	7 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$120,502 <small>MVA Product</small>	Call <small>Reduced by state</small>
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 6	\$200k+: 2.60% Under \$200k: 2.35%	Level rate for entire term	6 years	6 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$114,955 <small>MVA Product</small>	Call <small>Reduced by state</small>
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
Standard Insurance <small>AM Best: A S&amp;P: A+</small>	Focus Growth Annuity 6	\$100k+: 2.30% Under \$100k: 2.20%	Level rate for entire term	6 years	6 years	1.00%	Annuitant 0-90 Owner 18-90	\$15,000	\$50, but only in first 90 contract days	No Penalty	Interest after 30-days	Great probate friendly, tax-deferred CD alternative.	\$114,618 <small>MVA Product</small>	Call
Not available in NY, PA														
American General <small>AM Best: A S&amp;P: A+</small>	AG Horizon Achiever 6	2.20%	Level rate for entire term	6 years	10 years with 30-day bailout at end of guarantee period	1.00%	0-85	\$5,000	Not Allowed	No Penalty	Interest after 30-days, 10% of annuity value each contract year	Rates differ in AK, CA, DE, MO, OH, OK, SC.	\$113,948 <small>MVA Product</small>	Call <small>Reduced in TX</small>
Not available in AK, MN, MO, NJ, NY, OR, PA, UT, WA														
Lincoln National <small>AM Best: A+ S&amp;P: AA-</small>	Lincoln MYGuarantee Plus 6	\$100k+: 1.90% Under \$100k: 1.75%	Level rate for entire term	6 years	6 years	1.00% yrs 1-6, 1.00% thereafter	0-85	\$10,000	Not Allowed	No Penalty	Up to 10% of annuity value available after 30-days, including interest income	Great probate friendly, tax-deferred CD alternative.	\$111,955 <small>MVA Product</small>	Call
Not available in CA, IL, MN, MO, NV, OR, VT. Issued in NY by Lincoln Life & Annuity of NY														

Multi-Year Guarantee Annuities: Guarantee Period Equal to Surrender/Bailout Period, Sorted by Guarantee Period

Company	Product Name	Effective Yield to Term	Yield Comments	Term	Surrender Period	Minimum Renewal Rate	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Value of \$100,000 at end of Term	Commission
American Equity <small>AM Best: A- Weiss: B</small>	Guarantee 5	2.90%	Level rate for entire term	5 years	5 years	2.00%	0-80	\$10,000	Not Allowed	No Penalty	After the 1st yr, one withdrawal of 12-months of prior interest	Great probate friendly, tax-deferred CD alternative.	\$115,366	Call
Not available in AK, MO, NY														
Fidelity & Guaranty <small>AM Best: B++ S&amp;P: BB-</small>	FG Guarantee Plus 5	2.35%	Yield includes first-year only interest bonus	5 years	5 years (recurring)	1.00%	0-90	\$5,000-NQ \$2,000-Q	Not Allowed	Surrender Value	Cumulative interest at any time	Great probate friendly, tax-deferred CD alternative. Medicaid friendly product.	\$112,315	Call
Not available in MN, NY, OR, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 5	\$200k+: 2.25% Under \$200k: 2.00%	Level rate for entire term	5 years	5 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$110,408	Call
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Guarantee Choice 4	\$200k+: 1.80% Under \$200k: 1.50%	Level rate for entire term	4 years	4 years (recurring)	1.00%	0-90	\$10,000-NQ \$2,000-Q	Not Allowed	No Penalty	Interest after 30-days (PCP), prior policy year interest after one contract year	Great probate friendly, tax-deferred CD alternative.	\$106,136	Call
Not available in AL, AK, CT, DE, MN, MO, NY, OR, UT, VA, WA														
Presidentia I Life <small>AM Best: B++ Weiss: C</small>	Secure 4	1.55%	Level rate for entire term	4 years	4 years	1.10%	0-90	\$5,000	Not Allowed	No Penalty	10% of annuity value available all years	Consumer friendly annuity with no MVA. Can annuitize at any time.	\$106,346	Call
Available in all states.														
Fidelity & Guaranty <small>AM Best: B++ S&amp;P: BB-</small>	FG Guarantee Plus 3	1.63%	Yield includes first-year only interest bonus	3 years	3 years (recurring)	1.00%	0-90	\$5,000-NQ \$2,000-Q	Not Allowed	Surrender Value	Cumulative interest at any time	Great probate friendly, tax-deferred CD alternative. Medicaid friendly product.	\$104,980	Call
Not available in MN, NY, OR, WA														
Fidelity & Guaranty <small>AM Best: B++ S&amp;P: BB-</small>	FG Guarantee Platinum 3	1.60%	Level rate for entire term	3 years	3 years (recurring)	1.00%	0-90	\$5,000-NQ \$2,000-Q	Not Allowed	No Penalty	Cumulative interest at any time	Great probate friendly, tax-deferred CD alternative. Medicaid friendly product.	\$104,877	Call
Not available in MN, NY, OR, WA														

Bonus Annuities: Enhanced Interest Rate Annuities, Sorted by First Year Rate with Bonus

Company	Product Name	First Year Rate with Bonus	Bonus	Base Rate Guarantee Period	Surrender Period	Minimum Renewal Rate	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Projected value of \$100,000 in 10 years	Commission
Forethought Life <small>AM Best: A- S&amp;P: A-</small>	Secure Income 125	<b>\$250k+: 26.25% \$100k+: 26.25% Under \$100k: 26.25%</b>	\$250k: 25.0% \$100k: 25.0% Base: 25.0%	1 year	10 years	1.00%	0-85	\$25,000	Not Allowed	No Penalty	10% of annuity value after first contract year	Bonus applied to the Guaranteed Lifetime Annual Income Value and is not available for surrenders.	\$138,078 <small>MVA Product</small>	<b>Call</b>  Commissions 1.00% higher in
Not available in CA, MA, MN, MT, NV, NY, OR, VA, WA														
American Equity <small>AM Best: A- Weiss: B</small>	Premier Eagle 10	<b>12.20%</b>	10.00%	1 year	15 years (10 years ages 76-80)	2.00%	0-80	\$5,000-NQ \$2,000-Q	\$25	No Penalty	Interest after 30-days (PCP), 10% of annuity value after one contract year	Premium Bonus is 5.00% for issue ages 76-80. Premium bonus varies in AK, DE, OK, SC, UT. Premium bonus payable on all	\$134,089	<b>Call</b>  Add'l commission paid
Not available in CT, FL, IN, MN, NY, OR, PA, TX, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Flex III	<b>12.03%</b>	10.00%	1 year	14 years	1.00%	0-75 (65+ must be Accredited Investor)	\$10,000-NQ \$2,000-Q	NQ - \$250/month Q - \$100/month TSA - \$50/month	No Penalty	10% of annuity value each year after one contract year	One of few fixed products offering an income rider! Premium bonus is on all deposits in the first 5 policy years.	\$132,125 <small>MVA Product</small>	<b>Call</b>  Reduced by state, trails
Not available in AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA														
American Equity <small>AM Best: A- Weiss: B</small>	Premier Eagle 12	<b>9.72%</b>	8.00%	1 year	10 years	1.00%	0-78 (0-64 FL)	\$5,000-NQ \$2,000-Q	\$25	No Penalty	Interest after 30-days (PCP), 10% of annuity value after one contract year	Premium bonus payable on all first year deposits and subject to a 14-year vesting schedule. Add'l commission paid in years 2 & 3	\$126,570	<b>Call</b>
Not available in AK, CT, DE, IN, MN, NV, NY, OK, OR, PA, SC, TX, UT, WA														
American National <small>AM Best: A S&amp;P: A</small>	Palladium® Century VII	<b>8.45%</b>	7.00%	1 year	10 years	1.00%	0-80 (0-64 FL)	\$5,000-NQ \$4,000-Q	\$100, but only in first contract year	No Penalty	Interest after 30-days, 10% of annuity value after 30-days	In approved states other than FL, IN, NC, TX, VT, VA, WA & WI, rates are .10% higher.	\$123,452 <small>MVA Product</small>	<b>Call</b>  Trails available
Not available in AL, AK, CT, IL, IA, MD, MA, MN, NJ, NY, NC, ND, OR, PA, UT, WA														
American General <small>AM Best: A S&amp;P: A+</small>	AG HorizonPlus	<b>7.10%</b>	6.00%	6 years	9 years	1.00%	NQ 0-85 IRA 0-70 Pension 0-85	\$5,000	Not Allowed	Surrender Value or 5 Year Payout	Interest after 30-days (PCP), 10% of annuity value each contract year	Rates differ in AK, CA, DE, MO, OH, OK, SC.	\$118,182 <small>MVA Product</small>	<b>Call</b>
Not available in AK, MN, MO, NJ, NY, OR, PA, UT, WA														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Flex II	<b>6.89%</b>	5.00%	1 year	10 years	1.00%	0-79 (65+ must be Accredited Investor)	\$10,000-NQ \$2,000-Q	NQ - \$250/month Q - \$100/month TSA - \$50/month	No Penalty	10% of annuity value each year after one contract year	One of few fixed products offering an income rider! Premium bonus is on all deposits in the first 5 policy years.	\$125,507 <small>MVA Product</small>	<b>Call</b>  Reduced by state, trails
Not available in AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA														

Bonus Annuities: Enhanced Interest Rate Annuities, Sorted by First Year Rate with Bonus

Company	Product Name	First Year Rate with Bonus	Bonus	Base Rate Guarantee Period	Surrender Period	Minimum Renewal Rate	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Projected value of \$100,000 in 10 years	Commission
North American <small>AM Best: A+ S&amp;P: A+</small>	The Boomer Annuity	6.73%	5.00%	1 year	10 years	1.00%	0-80 (65+ must be Accredited Investor)	\$10,000-NQ \$2,000-Q	\$50	No Penalty	5% of annuity value each year after one contract year	Big bonus with an additional Annuitization Bonus of 2% in years 8-10 and 5% in years 11+.	\$123,667 <small>MVA Product</small>	Call  Reduced by state, trails
Not available in AL, AK, CT, DE, MN, MS, NY, OR, PA, UT, WA														
Aviva Life & Annuity <small>AM Best: A S&amp;P: A+</small>	Income Select Spirit Bonus	\$75k+: 5.66% Under \$75k: 5.04%	\$75k: 4.0% Base: 4.0%	1 year	10 years	1.00%	0-78 (0-64 FL) (0-74 IN)	\$5,000	\$100	No Penalty	10% of annuity value available all years with up to 20% available after first year	The premium bonus is fully vested after 10-years.	\$121,886	Call  Trails available
Not available in AK, CA, CT, DE, MN, NV, NJ, NY, OR, PA, UT, WA														
American General <small>AM Best: A S&amp;P: A+</small>	AG HorizonMYG	5.15%	4.00%	6 years	10 years	1.00%	0-85	\$5,000	Not Allowed	No Penalty	Interest after 30-days (PCP), 10% of annuity value after one contract year	Rates differ in AK, CA, DE, MO, OH, OK, SC.	\$116,547 <small>MVA Product</small>	Call  Reduced in MN, PA, OR, TX, WA
Not available in AK, MN, NJ, NY, UT														
North American <small>AM Best: A+ S&amp;P: A+</small>	North American Director	4.80%	3.00%	5 years	9 years	1.00%	0-85 (65+ must be Accredited Investor)	\$10,000-NQ \$2,000-Q \$50-TSA	NQ - \$250/month Q - \$100/month TSA - \$50/month	No Penalty	10% of annuity value each year after one contract year	One of few fixed products offering an income rider!	\$123,053 <small>MVA Product</small>	Call  Reduced by state, trails
Not available in AL, AK, CT, DE, MA, MN, NV, NY, OR, UT, WA														
Genworth Life <small>AM Best: A S&amp;P: A</small>	SecureLiving Liberty - 1yr	\$250k+: 4.80% \$100k+: 4.05% Under \$100k: 3.05%	\$250k: 2.8% \$100k: 2.0% Base: 1.0%	1 year	6 years	1.50% (1.25% in NY)	0-85	\$15,000	Not Allowed	No Penalty	Interest after 30-days, 10% of annuity value after 30-days	Offers an interest rate bailout if base rate ever falls below 1.55%.	\$124,899	Call
Not available in OR. Issued in NY by Genworth Life of NY														
Symetra <small>AM Best: A S&amp;P: A</small>	Symetra Custom 7 - 3yr	\$250k+: 3.60% \$100k+: 3.35% \$50k+: 3.05% Under \$50k: 2.15%	\$100k: 0.5% \$50k: 0.5% Base: 0.5%	3 years	7 years	1.00%	0-90	\$10,000	\$1,000, but only in first contract year	No Penalty	10% of annuity value available all years	Consumer friendly annuity with no MVA.	\$133,091	Call
Available in all states. Issued in NY by First Symetra National of NY														
American General <small>AM Best: A S&amp;P: A+</small>	AG HorizonFlex	3.50%	2.00%	1 year	8 years	1.50%	0-85	\$5,000	\$100 EFT or \$2,000	No Penalty	Interest after 30-days (PCP), 10% of annuity value each contract year	Rates differ in AK, CA, DE, MO, OH, OK, SC.	\$118,341	Call
Not available in AK, UT. Issued in NY by United States Life of NY.														

Fixed Index Annuities: Crediting Linked to the Performance of a Specified Index, Sorted by Bonus

Company	Product Name	First Year Index & Interest Factors	Bonus	Guarantee Periods	Surrender Period	Guaranteed Minimum Value	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Indexes Available	Commission
Allianz Life AM Best: A S&P: AA	Endurance Plus *	Part Rate: 100% S&P 500® Index Caps Pt-to-Pt: 3.25% Monthly: 1.90% Fixed: 22.28%	20.00%	Part=Life Cap=1yr Fixed=1yr	10 years	90% of premium at 1.50%-3.00%	0-80	\$10,000	\$100, but only in first three contract years	No Penalty	12 months following the last premium payment, up to 10% of premiums paid.	Bonus applied to the Enhanced Withdrawal Benefit Value and is not available for surrenders.	DJIA, FTSE 100, Lehman Bond, Nasdaq-100, Russell 2000, S&P 500	Call  Trails available
			Not available in NY, WA											
Forethought Life AM Best: A- S&P: A-	Index Bonus 115 *	Part Rate: 100% Pt-to-Pt Cap: 3.00% Monthly Cap: 0.75% Fixed: 16.15%	\$250k: 15.0% \$100k: 15.0% Base: 15.0%	1 year	10 years	87.50% of premium at 1.00%	0-85	\$25,000	Not Allowed	No Penalty	10% of annuity value after first contract year	Bonus applied to the Guaranteed Lifetime Annual Income Value and is not available for surrenders.	S&P 500  MVA Product	Call  Commissions 1.00% higher in
			Not available in AK, DE, NY, OR, WA											
Allianz Life AM Best: A S&P: AA	MasterDex 10 Plus *	Part Rate: 100% S&P 500® Index Caps Pt-to-Pt: 4.50% Monthly: 2.30% Fixed: 12.42%	10.00%	Part=Life Cap=1yr Fixed=1yr	Until Annuitized	87.50% of premium at 1.00%-3.00%	0-80	\$15,000	\$100, but only in first five contract years	No Penalty	12 months following the last premium payment, up to 10% of premiums paid.	Big Bonus!	FTSE 100, Nasdaq-100, S&P 500	Call  Trails available
			Not available in FL, CA, CT, NY, OR, PA, UT, WA											
American Equity AM Best: A- Weiss: B	Bonus Gold *	Part Rate / Cap S&P Pt-to-Pt: 100% / 3.25% S&P Pt-to-Pt: 20% / None S&P Monthly Avg: 100% / 3.25%	10.00%	1 year	16 years	80.00% of first year premiums with bonus plus 87.50% of	0-80 (0-64 FL)	\$5,000	\$25	No Penalty	Interest after 30-days from fixed account (PCP), 10% of annuity value after one contract year	Premium bonus payable on all first year deposits. Add'l commission paid in years 2 & 3 based on first-year premium.	DJIA, S&P 500, Treasury Bonds	Call
			Not available in AK, CT, DE, MN, NY, OK, OR, TX, UT, WA											
North American AM Best: A+ S&P: A+	North American Charter 14 *	Part Rate: 100% Index Caps Pt-to-Pt: 2.75% Daily Avg: 3.00% Monthly: 1.60% Fixed: 11.65%	10.00%	1 year	14 years	87.50% of premium at 1.10%	0-75 (65+ must be accredited investor)	\$10,000-NQ \$2,000-Q \$50-TSA	\$50	No Penalty	10% of annuity value each year after one contract year	Available with the Income Pay rider that offers a 8.00% roll-up during deferral (not available in CT, MN, NY, OR, UT, WA).	DJIA, Euro STOXX 50, Nasdaq-100, Russell 2000, S&P 400, S&P 500  MVA Product	Call  Reduced by state, trails
			Not available in AL, AK, CT, DE, MN, NY, OR, UT, WA											
Fidelity & Guaranty AM Best: B++ S&P: BB-	Prosperity Elite 14 *	Part Rate: 100% Index Caps 1yr Pt-to-Pt: 4.75% 2yr Pt-to-Pt: 10.25% 3yr Pt-to-Pt: 16.00%	9.00%	Part=1yr Cap=Vary Fixed=1yr	14 years	87.50% of premium at 1.00%	NQ 0-85 Q 18-85 (0-64 in FL)	\$10,000	\$2,000	No Penalty	10% of vested annuity value after first policy year	First year only premium bonus is vested over the first 14 policy years	S&P 500	Call
			Not available in AK, AL, CT, DC, DE, GA, HI, IA, ID, IN, MD, MA, MN, MO, MS, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PA, SC, TN, TX, UT, WA											
Fidelity & Guaranty AM Best: B++ S&P: BB-	Prosperity Elite 10 *	Part Rate: 100% Index Caps 1yr Pt-to-Pt: 4.25% 2yr Pt-to-Pt: 9.75% 3yr Pt-to-Pt: 15.50%	8.00%	Part=1yr Cap=Vary Fixed=1yr	10 years	87.50% of premium at 1.00%	NQ 0-85 Q 18-85	\$10,000	\$2,000	No Penalty	10% of vested annuity value after first policy year	First year only premium bonus is vested over the first 10 policy years	S&P 500	Call  Commissions lower in NV, OK,
			Not available in AK, AL, CT, DC, DE, GA, HI, IA, ID, IN, MD, MA, MN, MO, MS, NE, NH, NJ, NM, NY, NC, OH, OR, PA, SC, TN, TX, UT, WA											

Fixed Index Annuities: Crediting Linked to the Performance of a Specified Index, Sorted by Bonus

Company	Product Name	First Year Index & Interest Factors	Bonus	Guarantee Periods	Surrender Period	Guaranteed Minimum Value	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Indexes Available	Commission
Aviva Life & Annuity  AM Best: A S&P: A+	Lifetime Solutions Annuity *	Part Rate: 100% Index Caps: Under \$100k / \$100k+ Pt-to-Pt: 3.00% / 3.00% 1yr Monthly Cap: 1.55% / 1.55%	\$100k: 7.0% Base: 6.0%	1 year	10 years	87.50% of premium at 1.00%	0-78 (0-74 IN)	\$25,000	\$100, but only in first contract year	No Penalty	5% of annuity value in year one, 10% thereafter	Surrender schedule, premium bonus vesting schedule and lifetime income factors may vary in CT, DE, FL, NV, PA.	S&P 500	Call  Trails available
Fidelity & Guaranty  AM Best: B++ S&P: BB-	FG Index Accelerator 10 *	Part Rate: 100% Index Caps Pt-to-Pt: 3.00% Monthly Avg: 3.25% 2yr Monthly Avg: 6.75% Monthly: 1.75%	6.00%	Part=1yr Cap=Vary Fixed=1yr	10 years	87.50% of premium at 1.10% (at 1.00% in AR, FL, ID, KS,	NQ 0-85 Q 18-85	\$10,000	\$2,000	No Penalty	10% of vested annuity value each year after one contract year	First year only premium bonus is vested over the first 10 policy years	S&P 500	Call  Commissions lower in TX.
Allianz Life  AM Best: A S&P: AA	MasterDex X® *	Part Rate: 100% S&P 500® Index Caps Pt-to-Pt: 3.00% Monthly: 1.80% Fixed: 7.69%	6.00%	Part=Life Cap=1yr Fixed=1yr	10 years	87.50% of premium at 1.95%	0-80	\$20,000	\$100, but only in first three contract years	No Penalty	12 months following the last premium payment, up to 10% of premiums paid.	Big Bonus!	Euro STOXX 50, Nasdaq-100, S&P 500	Call  Trails available
Aviva Life & Annuity  AM Best: A S&P: A+	Income Preferred Bonus *	Part Rate: 100% Index Caps: Under \$75k / \$75k+ Pt-to-Pt: 2.00% / 3.25% Monthly Avg: 2.00% / 3.25%	\$75k: 6.0% Base: 6.0%	1 year	10 years	87.50% of premium at 1.00%	0-78 (0-64 FL) (0-74 IN)	\$5,000	\$100	No Penalty	5% of annuity value in year one, 10% thereafter	The premium bonus is fully vested after 10-years. Higher Caps available on deposits of \$75,000 or more.	S&P 500  MVA Product	Call  Trails available
Forethought Life  AM Best: A- S&P: A-	Bonus Advantage *	Part Rate: 100% Index Caps Pt-to-Pt: 3.00% Monthly Avg: 3.00% Monthly: 1.00% Fixed: 6.05%	5.00%	1 year	10 years	87.50% of premium at 1.00%	55-80	\$25,000	Not Allowed	No Penalty	10% of annuity value after first contract year	The premium bonus is fully vested after 10-years.	S&P 500	Call  Commissions 1.00% lower in
Genworth Life  AM Best: A S&P: A	SecureLiving Index 10 Plus *	Part Rate: 100% Index Caps 1yr Pt-to-Pt: 2.50% Monthly: 1.50% Pref Trigger: 2.00% Fixed: 6.31%	\$250k: 5.0% \$100k: 5.0% Base: 5.0%	Part=Life Cap=1yr Fixed=10yrs	10 years	87.50% of premium at 1.00%	0-80	\$25,000	Not Allowed	Annuity Value minus unvested premium bonus in first year,	10% of annuity value after first contract year	Offers a penalty-free bailout if annual point-to-point cap ever falls below 2.10%, even if there are no funds allocated to this option.	S&P 500  MVA Product	Call  Trails available
Fidelity & Guaranty  AM Best: B++ S&P: BB-	Prosperity Elite 7 *	Part Rate: 100% Index Caps 1yr Pt-to-Pt: 4.00% 2yr Pt-to-Pt: 8.75% 3yr Pt-to-Pt: 14.50%	5.00%	Part=1yr Cap=Vary Fixed=1yr	7 years	87.50% of premium at 1.00%	NQ 0-85 Q 18-85	\$10,000	\$2,000	No Penalty	10% of vested annuity value after first policy year	First year only premium bonus is vested over the first 7 policy years	S&P 500	Call

Fixed Index Annuities: Crediting Linked to the Performance of a Specified Index, Sorted by Bonus

Company	Product Name	First Year Index & Interest Factors	Bonus	Guarantee Periods	Surrender Period	Guaranteed Minimum Value	Issue Ages	Minimum Deposit	Additional Deposits	Payout at Death	Withdrawal Options	Product Notes	Indexes Available	Commission
ING USA Annuity & Life  AM Best: A S&P: A	ING Secure Index Opportunities Plus *	Part Rate: 100% Index Caps: Under \$75k / \$75k+ Pt-to-Pt: 2.00% / 3.50% Monthly: 1.10% / 1.50%	\$75k: 5.0% Base: 5.0%	1 year	10 years	87.50% of premium at 1.00%	0-80 (0-75 in IA)	\$15,000	Not Allowed	No Penalty	10% of annuity value after first contract year	Higher Index Caps and Lower Index Spreads available on deposits of \$75,000 or more.	S&P 500, Interest Rates  MVA Product	Call  Trails available
North American  AM Best: A+ S&P: A+	North American Charter 10 *	Part Rate: 100% Index Caps Pt-to-Pt: 2.30% Daily Avg: 2.55% Monthly: 1.40% Fixed: 6.36%	5.00%	1 year	10 years	87.50% of premium at 1.10%	0-79 (65+ must be Accredited Investor)	\$10,000-NQ \$2,000-Q \$50-TSA	\$50	No Penalty	10% of annuity value each year after one contract year	Available with the Income Pay rider that offers a 8.00% roll-up during deferral (not available in CT, MN, NY, OR, UT, WA).	DJIA, Euro STOXX 50, Nasdaq-100, Russell 2000, S&P 400, S&P 500  MVA Product	Call  Reduced by state, trails
Genworth Life  AM Best: A S&P: A	SecureLiving Index 7 *	Part Rate: 100% Index Caps 1yr Pt-to-Pt: 3.50% Monthly: 1.65% Pref Trigger: 3.00% Fixed: 1.75%	\$250k: None \$100k: None Base: None	Part=Life Cap=1yr Fixed=7yrs	7 years	107% of premiums paid	0-85	\$25,000	Not Allowed	No Penalty	10% of annuity value after first contract year	Offers a penalty-free bailout if annual point-to-point cap ever falls below 3.10%, even if there are no funds allocated to this option.	S&P 500  MVA Product	Call  Trails available
American National  AM Best: A S&P: A	ANICO Value-Lock 10 *	Part Rate: 75% Monthly Avg Cap: None Fixed: None	None	Part=10yrs Cap=Life	10 years	90% of premium at 1.00%	0-80 (0-64 FL)	\$5,000-NQ \$4,000-Q	Not Allowed	No Penalty	10% of annuity value after one contract year	Once during the index term, Owner can lock in indexed gains at any time and transfer all the money into the fixed account.	S&P 500	Call
PHL Variable Insurance  AM Best: B+ S&P: BB-	Phoenix Personal Income Annuity *	Part Rate: 100% S&P Index Caps Pt-to-Pt: 1.25% 2yr Pt-to-Pt: 3.50% Monthly: 1.00% Fixed: 0.75%	None	10 years	10 years	87.50% of premium at 1.00%	0-85	\$15,000	Not Allowed	No Penalty	10% of annuity value available all years	Offers income benefits with bonuses as high as 45%! Caps vary by state, please call for details.	DJIA, Euro STOXX 50, S&P 500  MVA Product	Call
Reliance Standard  AM Best: A S&P: A	Keystone Index 10 *	Part Rate / Cap Pt-to-Pt: 100% / 4.25% Pt-to-Pt: 20% / None Monthly Avg: 100% / 4.75% Monthly Avg:	None	1 year	10 years	Great of 100% of premium at 1.00% minus surrender	0-85	\$10,000	Not Allowed	No Penalty	10% of annuity value available all years	Great older age commissions!	S&P 500	Call
Great American  AM Best: A S&P: A+	Safe Return *	Part Rate: 100% Index Caps Pt-to-Pt: 4.00% Monthly Avg: 4.00% Fixed: 1.10%	None	1 year	10 years	100% of premium at 1.00%	NQ 0-85 Q 18-85	\$25,000	\$25,000, but only in first two contract months	No Penalty	10% of annuity value available all years	Offers an index cap bailout if either cap renews 50 basis points below cap rate at policy issue.	S&P 500	Call  Trails available