

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	GLWB Riders
5-Year Surrender Period											
Sentinel Security Life Ins. Co.	Retirement Plus Multiplier 5	B++	85	5,000	Single		8.75	4.50	0% / 10%	5 yrs	Optional
Guaranty Income Life	WealthChoice 5	A-	90	20,000	1 Year or Less		10.25	4.50	10% / 10%	5 yrs	
7-Year Surrender Period											
SILAC	Denali 7	B+	90	10,000	1 Year or Less		11.00	5.00	0% / 5%	7 yrs	Included
EquiTrust Life Insurance Company	MarketSeven Index	B++	85	10,000	FPA		10.00	5.00	Int / 10%	7 yrs	Optional
SILAC	Denali Bonus 7	B+	90	10,000	1 Year or Less	5.00	10.00	4.25	0% / 5%	7 yrs	Included
Clear Spring Life	Highlander 7	A-	80	10,000 NQ	1 Year or Less		8.50	4.00	0% / 10%	7 yrs	
10-Year Surrender Period											
Sentinel Security Life Ins. Co.	Accumulation Protector Plus with Rate Enhancement Rider	B++	85	5,000	Single	5.00	11.50	5.70	0% / 10%	10 yrs	
SILAC	Denali 10	B+	85	10,000	1 Year or Less		15.00	5.50	0% / 5%	10 yrs	Included
EquiTrust Life Insurance Company	Market Value Index	B++	80	10,000	FPA		10.50	5.15	Int / 10%	10 yrs	Optional
EquiTrust Life Insurance Company	Bridge Annuity	B++	80 NQ	50,000 NQ	FPA		10.00	5.00	0% / 10%	10 yrs	
SILAC	Denali Bonus 10	B+	85	10,000	1 Year or Less	5.00 to 7.00	12.00	5.00	0% / 5%	10 yrs	Included
Allianz Life Ins. Co. of North America	Allianz Accumulation Advantage <i>High Band</i>	A+	80	100,000	1 Year or Less		10.25	4.50	0% / 10%	10 yrs	
Fidelity & Guaranty Life	FG Accelerator Plus 10	A-	85	10,000	FPA	4.00 to 7.00	9.50	4.50	0% / 10%	10 yrs	Included
Amer. Equity Investment Life Ins. Co.	AssetShield 10	A-	80	5,000	FPA		11.00	4.00	Int / 10%	10 yrs	
Clear Spring Life	TriVysta	A-	81	10,000 NQ	1 Year or Less		9.50	4.00	0% / 10%	10 yrs	Optional
Nationwide Life Insurance Co.	Nationwide Peak 10 <i>High Band</i>	A+	Any Age	100,000	Single		10.00	3.90	10% / 10%	10 yrs	Optional
Allianz Life Ins. Co. of North America	Allianz 222 Annuity	A+	80	20,000	1 Year or Less			3.00	0% / 10%	10 yrs	Included

# Fixed Indexed Annuities

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	GLWB Riders
14-Year Surrender Period											
SILAC	Denali 14	B+	80	10,000	1 Year or Less		15.00	5.75	0% / 5%	14 yrs	Included
North American Company	Charter Plus 14 <i>High Band</i>	A+	75	75,000	FPA	10.00	6.00	3.10	0% / 10%	14 yrs	