

| Carrier               | AM Best Rating | Product Name            | Term   | Rate  | 10% Withdrawals | Interest Withdrawals | Full Value at Death | Issue Ages | Commissions                               | Not approved in:  |
|-----------------------|----------------|-------------------------|--------|---|-----------------|----------------------|---------------------|------------|---|---|
| Equitable             | B              | Secure Savings          | 2 year | 2.80%   | 5% withdrawal   | Yes                  | Yes                 | 0-90       | 1.00% 0-90                                | CA,DC,DE,MN,ND,NJ,NY,SD   |
| Global Atlantic       | A              | SecureFore 3            | 3 Year | 3.00%   | Yes             | Yes                  | Yes                 | 0-85       | 1.80% 0-80<br>0.90% 81-85                 | NY,RI,WY  |
| Principal             | A+             | Preferred Series 3      | 3 Year | 2.10% high band<br>1.90% mid band<br>1.75% low band | Yes             | Yes                  | Yes                 | 0-90       | 1.00% 0-80<br>0.70% 81-85<br>0.50% 86-90  |   |
| Oxford                | A-             | Multi-Select            | 3 Year | 3.05%   | Yes             | Yes                  | Yes                 | 0-80       | 1.00% 0-75<br>0.50% 76-80                 | AL,MT,MS,NY,VT,WV   |
| Delaware Life         | A-             | Pinnacle MYG            | 3 Year | 3.00%   | Yes             | Yes                  | Yes                 | 0-85       | 2.00% 0-80<br>1.00% 81-85                 | NY  |
| GILICO                | B+             | Guaranty 4              | 4 Year | 3.00%   | No              | Yes                  | Yes                 | 0-100      | 1.60% 0-79<br>0.80% 80+                   | AK,CT,DE,HI,ID,ME,MN,MA,MN,NH,NJ,NY,PA,RI,SC,VT,VA,WV,WI                      |
| Oxford                | A-             | Multi-Select            | 4 Year | 3.35%   | Yes             | Yes                  | Yes                 | 0-80       | 1.27% 0-75<br>0.54% 76-80                 | AL,MT,MS,NY,VT,WV   |
| North American        | A+             | Guarantee Choice II     | 4 year | 2.75% high<br>2.40% low                             | No              | Yes                  | Yes                 | 0-90       | 2.00% 0-80<br>1.50% 81-85<br>1.00% 86-90  | NY  |
| Integrity             | A+             | MultiVantage            | 4 Year | 3.30%/2.30%   | Yes             | Yes                  | Yes                 | 0-89       | 2.00% 0-75<br>1.50% 76-85<br>1.20% 86-89  | DE,ME,MT,NH,VT  |
| Colorado Bankers Life | B++            | CBLA 5                  | 5 year | 3.70%   | Yes             | Yes                  | Yes                 | 0-90       | 2.50% 0-80<br>1.25% 81-90                 | CA,NY   |
| Oxford                | A-             | Multi-Select            | 5 Year | 3.50%   | Yes             | Yes                  | Yes                 | 0-80       | 2.50% 0-75<br>1.50% 76-80                 | AL,MT,MS,NY,VT,WV   |
| Sentinel              | B++            | Personal Choice Annuity | 5 Year | 4.00%   | Yes w/ charge   | Yes w/ Charge        | Yes w/ Charge       | 0-90       | 2.25% 0-80<br>1.50% 81-90                 | AL,AK,CT,DE,IN,KY,LA,ME,MD,MA,MI,MS,MO,NH,NJ,NY,OH,PA,RI,SC,TN,VT,VA,WA,WV,WI |
| The Standard          | A              | Focused Growth Annuity  | 5 Year | 3.55% high band<br>3.45% low band                   | No              | Yes                  | Yes                 | 0-90       | 2.00% 0-80<br>1.00% 81-85<br>0.77% 86-90  | NY  |
| American National     | A              | Palladium MYG           | 5 Year | 3.95%/ 2.95%<br>(\$100K+)                           | Yes             | Yes                  | Yes                 | 0-85       | 2.50% 0-79<br>0.50% 80-85                 | UT,NY   |
| American Equity       | A-             | Guaranteed Series       | 5 year | 2.30%<br>(Call for ratesCA,DE)                      | NO              | Yes                  | Yes                 | 0-80       | 3.00% 0-75<br>2.10% 76-80                 | NY  |
| North American        | A+             | Guarantee Choice II     | 5 year | 3.30% high band<br>2.95% low band                   | No              | Yes                  | Yes                 | 0-90       | 2.50% 0-80<br>1.875% 81-85<br>1.25% 86-90 | NY  |
| Integrity             | A+             | MultiVantage            | 5 Year | 3.45%/2.45%   | Yes             | Yes                  | Yes                 | 0-89       | 2.50% 0-75<br>2.00% 76-85<br>1.70% 86-89  | DE,ME,MT,NH,VT  |
| Great American        | A              | SecureGain 5            | 5 Year | 3.10% high band<br>2.95% low band                   | Yes             | Yes                  | Yes                 | 0-89       | 2.60% 0-80<br>1.75% 81-89                 | NV,NY   |
| Fidelity & Guaranty   | B++            | Platinum 5              | 5 Year | 3.70%   | No              | Yes                  | Yes                 | 0-90       | 2.00% 0-79<br>1.00% 80-90                 | AL,MS,MT,NY   |
| Equitable             | B              | Secure Savings          | 5 year | 4.00%   | 5% withdrawal   | Yes                  | Yes                 | 0-90       | 2.00% 0-75<br>1.75% 76-80<br>0.75% 81-90  | CA,DC,DE,MN,ND,NJ,NY,SD   |

| Carrier               | AM Best Rating | Product Name            | Term   | Rate                              | 10% Withdrawals | Interest Withdrawals | Full Value at Death | Issue Ages | Commissions                               | Not approved in:  |
|-----------------------|----------------|-------------------------|--------|-----------------------------------|-----------------|----------------------|---------------------|------------|---|---|
| Oxford                | A-             | Multi-Select            | 6 Year | 3.85%                             | Yes             | Yes                  | Yes                 | 0-80       | 1.25% 0-75<br>0.75% 76-80                 | AL,MT,MS,NY,VT,WV   |
| GILICO                | B+             | Guaranty 6              | 6 Year | 3.70%                             | No              | Yes                  | Yes                 | 0-90       | 2.00% 0-79<br>1.00% 80-90                 | AK,CT,DE,HI,ID,ME,MN,MA,MN,NH,NJ,NY,PA,RI,SC,VT,VA,WV,WI                      |
| American National     | A              | Palladium MYG           | 6 Year | 3.25% (\$100K+)                   | Yes             | Yes                  | Yes                 | 0-85       | 2.50% 0-79<br>0.50% 80-85                 | UT,NY   |
| North American        | A+             | Guarantee Choice II     | 6 year | 3.10% high band<br>2.80% low band | No              | Yes                  | Yes                 | 0-90       | 2.50% 0-80<br>1.875% 81-85<br>1.25% 86-90 | CA,CT,NY  |
| American Equity       | A-             | Guaranteed Series       | 6 year | 2.45%<br>(Call for CA,DE)         | NO              | Yes                  | Yes                 | 0-80       | 3.00% 0-75<br>2.10% 76-80                 | NY  |
| American Equity       | A-             | Guaranteed Series       | 7 year | 2.60%                             | NO              | Yes                  | Yes                 | 0-80       | 3.00% 0-75<br>2.10% 76-80                 | CA,DE,NY  |
| Oxford                | A-             | Multi-Select            | 7 Year | 3.70%                             | Yes             | Yes                  | Yes                 | 0-80       | 2.50% 0-75<br>1.50% 76-80                 | AL,MT,MS,NY,VT,WV   |
| The Standard          | A              | Focused Growth Annuity  | 7 Year | 3.60% high band<br>3.50% low band | No              | Yes                  | Yes                 | 0-90       | 2.00% 0-80<br>1.00% 81-85<br>0.77% 86-90  | NY  |
| American National     | A              | Palladium MYG           | 7 Year | 4.20% / 3.20%<br>(\$100K+)        | Yes             | Yes                  | Yes                 | 0-85       | 2.50% 0-79<br>0.50% 80-85                 | UT,NY   |
| North American        | A+             | Guarantee Choice        | 7 year | 3.15% high band<br>2.85% low band | No              | Yes                  | Yes                 | 0-90       | 2.50% 0-80<br>1.875% 81-85<br>1.25% 86-90 | AK,DE,MN,MO,NV,OH,OR,UT,VA,WA   |
| Colorado Bankers Life | B++            | CBLA 7                  | 7 year | 4.00%                             | Yes             | Yes                  | Yes                 | 0-90       | 2.50% 0-80<br>1.25% 81-90                 | CA,NY   |
| Integrity             | A+             | MultiVantage            | 7 Year | 3.75% / 2.75%                     | Yes             | Yes                  | Yes                 | 0-89       | 3.00% 0-75<br>2.20% 76-85<br>1.80% 86-89  | DE,ME,MT,NH,VT  |
| Sentinel              | B++            | Personal Choice Annuity | 7 Year | 4.10%                             | Yes w/ charge   | Yes w/ Charge        | Yes w/ Charge       | 0-90       | 2.25% 0-80<br>1.50% 81-90                 | AL,AK,CT,DE,IN,KY,LA,ME,MD,MA,MI,MS,MO,NH,NJ,NY,OH,PA,RI,SC,TN,VT,VA,WA,WV,WI |
| Great American        | A              | SecureGain 7            | 7 Year | 3.09% high band<br>2.89% low band | Yes             | Yes                  | Yes                 | 0-85       | 3.75% 0-80<br>1.75% 81-85                 | NV,NY   |
| Delaware Life         | A-             | Pinnacle MYG            | 7 Year | 3.40%                             | Yes             | Yes                  | Yes                 | 0-85       | 2.50% 0-80<br>1.25% 81-85                 | NY  |
| Fidelity & Guaranty   | B++            | Platinum 7              | 7 Year | 4.00%                             | No              | Yes                  | Yes                 | 0-90       | 3.25% 0-79<br>1.625% 80-90                | AL,MS,MT,NY   |
| Sagicor Life          | A-             | Milestone MYGA          | 7 Year | 3.60% (\$100K+)                   | Yes             | Yes                  | Yes                 | 0-90       | 2.25% 0-80<br>1.75% 81-85<br>1.00% 86-90  | CA,DE,MT,ND,NY,SD   |