Competitive Strategies Update

July 14th, 2026

Disclosures:

1. All products referenced are offered through us and may not represent all products available on the market.
2. The information provided is based on carrier rate sheets as of the publication date. Rates are subject to change without notice. Please contact the Sales Team to confirm.
3. Availability, features and rates may vary by state and product. Please contact us for information specific to your individual circumstances.
4. The information below highlights specific benefits of products by category. Other factors of each product should be reviewed and compared prior to any recommendation.
5. Before the solicitation of any product, make sure you are appropriately licensed and contracted with the carrier.

Accumulation Fixed Index Annuity (FIA) Options with S&P 500 Strategies[1]

S&P 500 Strategies with No Fees

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
Short-Term Products (Surrender Period: 3 Years)					
A+	Mutual of Omaha	Ultra Advantage℠ 3	$10,000	85	Annual pt to pt Cap: 9.00% Annual pt to pt Performance Trigger: 7.50% Annual pt to pt PR Lock: 7.50%
A	Oceanview	Harbourview FIA 3	$20,000	89	Annual pt to pt Participation: 60% Fixed Rate: 7.50% (1st Yr Only)
Mid-Term Products (Surrender Period: 5 and 7 Years)					
A-	Axonic (AmFirst)	Trailhead 5/7	$100,000	89	Annual pt to pt Cap: 10.25% Annual pt to pt Participation: 60%
A-	GILICO	WealthChoice 5/7	$20,000	90	Annual pt to pt Cap: 10.25% /10.5% Bailout Rate: 6.25% / 6.5% Annual Performance Trigger: 7% /7.1%
A++	Reliance Standard	Reliance Accumulator 7	$20,000	85	Annual pt to pt Cap: 10.25%
A-	Clear Spring	Highlander 7	Q: $5,000 NQ: $10,000	80	Annual pt to pt Cap: 9.75%
A-	Talcott Financial Group	EverGuard Aspire 5/7 Manual Allocations	$100,000	89/85	Annual pt to pt Cap: 9.75% /9.5%
A	Oceanview	Harbourview FIA 5 /7	$20,000	89/84	Annual pt to pt Participation: 65% / 65% 1st Year Fixed Rate: 6% / 8.15%
A+	Integrity Life	Integrity Indextra™ 5/7	$15,000	85	Annual Performance Trigger:7.9%/ 7.8%

1. Strategies and related rates shown are the latest available as of July 7.

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S&P 500 Strategies with No Fees (cont.)

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
Long-Term Products (Surrender Period: 10 Years)					
A++	Reliance Standard	Reliance Accumulator 10	$20,000	80	Annual pt to pt Cap: 10.5% Annual pt to pt Participation: 60%
A-	Axonic (AmFirst)	Trailhead 10	$100,000	89	Annual pt to pt Cap: 10.25% Annual pt to pt Participation: 60%
A-	Clear Spring	ClearFlex	Q: $5,000 NQ: $10,000	80	Annual pt to pt Cap: 10.00% Annual pt to pt Participation: 50%
A-	GILICO	WealthChoice 10	$20,000	80	Annual pt to pt Cap: 10% with Bailout Rate: 7.5%
A-	Talcott Financial Group	EverGuard Aspire 10 Manual Allocations	$100,000	85	Annual pt to pt Cap: 10%
A	Oceanview	Harbourview FIA 10	$20,000	84	Annual pt to pt Participation: 65% 1st Yr Fixed Rate: 8.25%
B++	EquiTrust	MarketValue Index®	$10,000	85	Annual pt to pt Cap: 10.00% Annual Performance Trigger: 8%
A+	Mutual of Omaha	Ultra Advantage 10	$10,000	80	Annual pt to pt Participation: 60% Annual Performance Trigger: 7.75%

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Fixed Index Annuity (FIA) Options with Premium Bonuses[1]

A.M. Best	Company	Product	Min Premium	Max Age	Premium Bonus
10-year FIA Options with Premium Bonuses					
A+	Allianz	Allianz Accumulation Advantage+®	$20,000	80	15%
A	American Equity	AssetShield™ Bonus 10	$5,000	80	14%; Adds up to 21% with a rider at a 0.95% fee
A	American National	Smart Start Accumulator Plus	Q: $5,000 NQ: $10,000	85	14%; Adds up to 20% with a 0.95% annual fee
A+	Athene	Athene Performance Elite® 10 Plus	$10,000	78	26% with a 0.95% annual fee **(NEW Limited Time until July 31)**
A+	Athene	Athene Performance Elite® 10	$10,000	78	20% **(NEW Limited Time until July 31)**
A-	Axonic (AmFirst)	Trailhead 10 PLUS	$20,000	89	20% with no fee 26% with a 0.95% annual fee
A	F&G	Performance Pro with GMWB	$10,000	80	Ages 0-75: 21%, Ages 75+: 15% In most states, with a 0.1% annual fee
A-	GILICO	Guidepath Bonus	$15,000	80	**17%**
B++	Heartland National	Secure Retirement 10 Max	$5,000	80	Ages 0-70: 25% Ages 71-75: 16% Ages 76-80: 10%
A+	North American	Charter® Plus 10	$20,000	79	13%; Adds up to 25% with a rider at a 0.95% fee (Higher premium bonus for $75,000+ band)
A-	Prosperity Life Group	Prosperity PathPro Max℠ 10	$20,000	85	Ages 0-77: 16% Ages 78+: 8%
A-	Talcott Financial Group	EverGuard Aspire 10 Bonus	$25,000	85	Ages 0-75: 18%, Ages 76-85: 12%
5-year FIA Options with Premium Bonuses					
A	American Equity	AssetShield 5 Bonus	$5,000	80	Option 1: 3% | Option 2: 5% | Option3: 7%
A-	Axonic (AmFirst)	Trailhead 5 PLUS	$20,000	89	10% with no fee 13% with a 0.95% annual fee
B++	Farmers Life	Farmers Harvest 5 Premium Bonus	$10,000	85	Ages 0-75: 7% Ages 76+: 3%
A-	Prosperity Life Group	Prosperity PathPro Max℠ 5	$20,000	85	Ages 0-77: 8% Ages 78+: 4%

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Income Fixed Index Annuity (FIA) Options
(Level Annual Income with Guaranteed Values[1])

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Ages 60, 65, and 70[2]

Immediate Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A+	North American	Income Pay Pro	$20,000	79	Issued at age 60, Annual income starts at 60: $7,200	N/A	N/A
A-	Talcott Financial Group	EverGuard Assurance 10 With GLWB Early Path	$25,000	85	Issued at 65, Annual income starts at 65: $8,280	Annual income doubles if unable to perform 2/6 ADL[3]s after year 1. 90-day elimination period	20% Rider bonus
A-	Talcott Financial Group	EverGuard Assurance 10 With GLWB Early Path	$25,000	85	Issued at 70, Annual income starts at 70: $8,640	Annual income doubles if unable to perform 2/6 ADL[3]s after year 1. 90-day elimination period	20% Rider bonus

5-Year Deferred Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A	Fidelity & Guaranty Life	Safe Income Advantage GMWB Level Option	$10,000	80	Issued at age 60, Annual income starts at 65: $11,326	Annual income doubles if unable to perform 2/6 ADLs or confined to a qualified facility[4] for 90+ days within 120 days.	N/A
A	Fidelity & Guaranty Life	Safe Income Advantage GMWB Level Option	$10,000	80	Issued at age 60, Annual income starts at 65: $12,062	Annual income doubles if unable to perform 2/6 ADLs or confined to a qualified facility[4] for 90+ days within 120 days.	N/A
A++	MassMutual Ascend	American Legend 7 With Income Ascender	$10,000	85	Issued at 70, Annual income starts at 75: $13,195	N/A	N/A

10-Year Deferred Income

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD Annual Income in Different Time Frames	Enhanced Withdrawal	Rider/Premium Bonus
A+	North American	Income Pay Pro	$20,000	79	Issued at age 60, Annual income starts at 70: $17,703	N/A	N/A
A-	Talcott Financial Group	EverGuard Assurance 10 with GLWB Future Path	$25,000	85	Issued at 65, Annual income starts at 75: $19,142	Annual income doubles if unable to perform 2/6 ADLs after year 1. 90-day elimination period	20% Income Boost for deferrals of 10+ years
B++	Nassau	Nassau Income Accelerator Group A with Income Horizon: Later	$15,000	80	Issued at 70, Annual income starts at 80: $20,724	N/A	10% Rider bonus

1. Income Options Selection: Products with the most competitive guaranteed level payout when payout starts. No reductions throughout the payout period. All figures shown are based on the latest rates available as of July 7.
2. All illustrative figures are based on the specific information of this sample client. Please contact us for information specific to your individual circumstances. Availability, features and rates may vary by state and product.
3. ADL: Activities of daily living, which are bathing, dressing, eating, transferring, toileting, and continence.
4. Qualified Facilities: qualified hospital, nursing facility, or assisted living facility

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FAs and FIAs with Long-Term Care (LTC) Options
(Guaranteed Values. Health Questions May Apply) [1]

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Age 65
Underwriting Class: Preferred[2]

A.M. Best	Company	Product	Min Premium	Max Age	GTD Mo. LTC Benefit at Yr1 End and Yr10 End	Max LTC Duration	Note
B++	EquiTrust	BRIDGE®	NQ: $50,000	80	$1,865 / $3,169 140% Coverage Ratio	60 months	• Applicants will not be declined. 100 % acceptance rate for applicants and a quick decision on the underwriting class. • Coverage ratio: Secure class: 100%- 140%; Standard class: 100 - 215%; Preferred class: 100% -315% • The coverage ratio varies based on age and underwriting class. • Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program at a $100 annual rider fee.
					$2,122 / $5,048 215% Coverage Ratio		
					$2,46 / $7,056 315% Coverage Ratio		
A	Global Atlantic	ForeCare®	NQ $35,000	85	$4,330 / $4,330 Rate class: Premier - 3X	72 months	Not for the **substandard** class
					$2,887 / $2,887 Rate class: Standard - 2X		
A+	OneAmerica	Annuity Care®	$10,000	85	$2,454 / $3,227	Lifetime	Health condition knock-out
		Indexed Annuity Care®	$50,000	85	$3,314 / $4,138	Lifetime	
		Annuity Care II®	NQ: $10,000	80	$4,214 / $4,360	96 months	

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FIAs with Enhanced Death Benefit (EBD) Options (Guaranteed Values[1])

Example Client: Male, Residing in Iowa, $100,000 Initial Premium, Single Contract Issued at Age 60, No Withdrawals Before Death[2]

A.M. Best	Company	Product & Rider	Min Premium	Max Age	GTD EDB Benefit Amount in Different Time Frames	Note
A+	Allianz	Allianz Benefit Control+™ with the Accelerated option	$20,000	80	Total EDB over min. 5 yrs At 65: $126,570 At 70: $128,160	• Rider bonus: 25% initial • Death benefit rolls up at 2.5 times the index interest rate. • Death benefit payments can be received during a period of at least five years • No fee
A+	Athene	Agility 10	$10,000	80	Total EDB during 5 yrs At 60: $160,800 At 65: $163,385 At 70: $166,003	• Rider bonus: 50% initial • Benefit base rolls up at the rate of 2 times the credited index interest rate.
A	F&G	Prosperity Elite 7/10/14 Protection, Protection Package	$10,000	85	Total EDB over min. 5 yrs At 65: $161,051 At 70: $259,374	• Premium bonus: 5.25% - 14%, varies by age and surrender charge period. • EDB amount over a min. 5-yr will potentially roll up at a 10% compound rate for 10 years • Annual fee: 0.95%
A	Global Atlantic	ForeAccumulation II 5/7 with Enhanced Death Benefit	$25,000	85	Total EDB over min. 5 yrs At 65: $150,000 At 70: $210,000	• 10-yr version available until age 80 • 10.00% simple rate roll-up for 10 years or age 90. • Annual fee: 0.75% for ages below 71, 1.2% for ages 71-80.
A++	MassMutual Ascend	American Legend 7 with Legacy Ascender Rider	American Legend 7: $10,000	85	Total EDB during 5 yrs At 60: $102,400 At 65: $154,000 At 70 and above: $190,000	• Legacy benefit rolls up with a simple rate at 9% for issue ages 75 and below, 6% for issue ages 76 and above, for 10 years to the limit of 250% of the roll-up base. • Annual fee: 1.15%
A+	North American	BenefitSolutions 10 with Benefit Solutions Guaranteed Benefits Rider	$20,000	79	Total EDB during 5 yrs At 65: $150,000 At 70: $180,000	• Rider bonus: 20% initial 50% year 5, 80% year 10 • Benefit base rolls up at the rate of the credited index interest rate for 20 years. • Annual fee: 1.20%

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MYGA Products with highest rates

3-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Heartland National	Secure Rate Pro 3	$5,000	90	5.80%	0% | 0%
B++	Farmers	Farmers Safeguard Plus® 3	$10,000	95	5.65%	0% | 0%
A-	Axonic (AmFirst)	Waypoint 3 MYGA	$100,000	89	5.50%	0% | 10%
B++	Heartland National	Secure Rate 3	$5,000	90	5.20%	Interest | Interest
A	American National	Palladium MYG Annuity 3	$100,000	90	5.10%	10% | 10%

5-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Heartland National	Secure Rate Pro 5	$5,000	90	6.10%	0% | 0%
B++	Farmers Life	Farmers Safeguard Plus® 5	$10,000	90	6.00%	0% | 0%
A-	Axonic (AmFirst)	Waypoint 5 MYGA	$100,000	89	5.80%	0% |10%
A-	Sagicor	Milestone Max MYGA 5	$75,000	90	5.50%	0% | 10%
B++	Heartland National	Secure Rate 5	$5,000	90	5.50%	Interest | Interest
A	Americo	Platinum Assure 5	$25,000	90	5.45%	5% | 5%

7-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Heartland National	Secure Rate Pro 7	$5,000	90	6.10%	0% | 0%
B++	Farmers Life	Farmers Safeguard Plus® 7	$10,000	90	5.95%	0% | 0%
A-	Sagicor	Milestone Max MYGA 7	$75,000	90	5.60%	0% | 10%
B++	Heartland National	Secure Rate 7	$5,000	90	5.60%	Interest | Interest
A	Oxford Life	Multi-Select 7	$20,000	85	5.55%	Interest | 10%
A-	Axonic (AmFirst)	Waypoint 7 MYGA	$100,000	89	5.50%	0% | 10%

10-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
B++	Heartland National	Secure Rate Pro 10	$5,000	85	6.15%	0% | 0%
B++	Farmers Life	Farmers Safeguard® Plus 10	$10,000	90	6.05%	0% | 0%
A	Oceanview	Harbourview 10	$70,000	84	5.70%	0% | 10%
B++	Heartland National	Secure Rate 10	$5,000	90	5.70%	Interest | Interest
A-	Axonic (AmFirst)	Waypoint 10 MYGA	$100,000	89	5.50%	0% | 10%
A-	Talcott Financial Group	EverStead MYGA 10	$100,000	85	5.50%	10% | 10%
B++	EquiTrust	Certainty Select 10	$10,000	90	5.50%	Interest | Interest

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MYGA and FIA Products with the Highest Issue Ages[1]

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
			MYGA Products			
A-	GILICO	Guaranty Rate Lock 3/4	$10,000	100	3.6% / 3.8%	0% | 5%
B++	Farmers	Farmers Safeguard Plus 3/5	$10,000	95	5.65% / 6.00%	0% | 0%
A	The Standard	Focused Growth Annuity 3/5	$100,000	93	4.75% /5.15%	Interest | Interest
B++	EquiTrust	Certainty Select 3/5/6/8/10	$10,000	90	5%/ 5.20% / 5.30% /5.40%/ 5.50%	Interest | Interest
			FIA Products			
A	The Standard	Enhanced Choice Index Plus 5	$15,000	93	MYG 5 Years: 4.25% Annual S&P 500 PTP Cap: 9%	0% | 10%
A++	MassMutual Ascend	American Landmark 3	$50,000	90	Fixed rate 1 year: 3.40% Annual S&P 500 PTP Cap: 6%	10% | 10%
B++	EquiTrust	MarketFive Index	$10,000	90	Fixed rate: 4.75% Annual S&P 500 PTP Cap: 9%	Interest | 10%

MYGA and FIA Products with the Lowest Minimum Qualified Premium[2]

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1 | Yr2+)
			MYGA Products			
A+	Integrity Life	SPDA Series II 7	$3,000	85	Base 3.9%, Bonus 1%	10% | 10%
A	American National	Palladium MYG Annuity 3/5/6/7/8/9/10	$5,000	90	5.0%/5.1% /5.32%/5.2%/5.05%/5.05%/5.05%	10% | 10%
B++	Nassau	Nassau Simple Annuity 4/6	$10,000	85	5.25%/5.5%	5% | 5%
			FIA Products			
A	American Equity	AssetShield 10 (Bonus, 5 & 7 yr versions available)	$5,000	80	Fixed rate: 3.8% Annual S&P 500 PTP Cap: 9.25%	Interest | 10%
A	National Life	Flex Secure Growth 10 (Bonus, 5 & 7 yr versions available)	$5,000	85	Fixed rate: 2.4% Annual S&P 500 PTP Cap: 7.75%	0% | 10%
A+	Athene	Agility 7/10	$10,000	83/80	Fixed rate: 2.75% / 2.9% Annual S&P 500 PTP Cap: 5%/ 5.25%	10% | 10%

1&2. MYGA product rates are the latest available as of July 14. FIA strategies and related rates shown are the latest available as of July 7.

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