

# Competitive Strategies Update

March 24<sup>th</sup>, 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.

## 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 3	\$5,000	90	5.50%	Interest   Interest
A-	Axonic (AmFirst)	Waypoint 53 MYGA	\$100,000	89	5.40%	0%   10%
B++	Farmers	Farmers Safeguard Plus® 3	\$10,000	95	5.30%	Interest   Interest
B++	EquiTrust	Certainty Select 3	\$10,000	90	4.80%	Interest   Interest

### 5-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1   Yr2+)
B++	Heartland National	Secure Rate 5	\$5,000	90	5.90%	Interest   Interest
B++	Farmers	Farmers Safeguard Plus® 5	\$10,000	95	5.75%	Interest   Interest
A-	Axonic (AmFirst)	Waypoint 5 MYGA	\$100,000	89	5.65%	0%   10%
B++	Nassau	MYAnnuity 5X 10% Free	\$10,000	85	5.05%	10%   10%
B++	EquiTrust	Certainty Select 5	\$10,000	90	5.05%	Interest   Interest

### 7-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1   Yr2+)
B++	Heartland National	Secure Rate 7	\$5,000	90	5.95%	Interest   Interest
B++	Farmers Life	Farmers Safeguard Plus® 7	\$10,000	90	5.70%	Interest   Interest
A-	Axonic (AmFirst)	Waypoint 7 MYGA	\$100,000	89	5.50%	0%   10%
A-	Talcott Financial Group	EverStead MYGA 7	\$100,000	85	5.20%	10%   10%
B++	Nassau	Nassau MYAnnuity 7X 10% Free	\$10,000	85	5.10%	10%   10%

## 10-Year MYGA

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1   Yr2+)
B++	Heartland National	Secure Rate 10	\$5,000	90	6.00%	Interest   Interest
B++	Farmers Life	Farmers Safeguard® Plus 10	\$10,000	90	5.80%	Interest   Interest
A-	Axonic (AmFirst)	Waypoint 10 MYGA	\$100,000	89	5.50%	0%   10%
A	Oceanview	Harbourview 10	\$70,000	84	5.45%	0%   10%
B++	EquiTrust	Certainty Select 10	\$10,000	90	5.30%	Interest   Interest
A-	Talcott Financial Group	EverStead MYGA 10	\$25,000	85	4.95%	10%   10%

## MYGA and FIA Products with the Highest Issue Ages

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1   Yr2+)
<b>MYGA Products</b>						
A-	GILICO	Guaranty Rate Lock 3/4/5	\$10,000	100	4.2% / 4.4% / 4.7%	0%   5%
B++	Farmers	Farmers Safeguard Plus 3/5	\$10,000	95	5.30% / 5.75%	Interest   Interest
A	The Standard	Focused Growth Annuity 3/5	\$100,000	93	4.45% / 4.85%	Interest   Interest
B++	EquiTrust	Certainty Select 3/5/6/8/10	\$10,000	90	4.8% / 5.05% / 5.15% / 5.2% / 5.3%	Interest   Interest
<b>FIA Products</b>						
A	The Standard	Enhanced Choice Index Plus 5	\$15,000	93	MYG 5 Years: 3.75% Annual S&P 500 PTP Cap: 8.5%	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: 4.5% Annual S&P 500 PTP Cap: 8.5%	Interest   10%

## MYGA and FIA Products with the Lowest Minimum Qualified Premium

A.M. Best	Company	Product	Min Premium	Max Age	Rate	Free Withdrawal Feature (Yr1   Yr2+)
<b>MYGA Products</b>						
A+	Integrity Life	SPDA Series II 7	\$3,000	85	Base 3.5%, Bonus 1%	10%   10%
A	American National	Palladium MYG Annuity 3/5/6/7/8/9/10	\$5,000	90	4.5%/4.9% /5.12%/5%/4.85%/4.85%/4.85%	10%   10%
B++	Nassau	Nassau Simple Annuity 4/6	\$10,000	85	5.0%/5.25%	5%   5%
<b>FIA Products</b>						
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%

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# Accumulation Fixed Index Annuity (FIA) Options with S&P 500 Strategies

## S&P 500 Strategies with No Fees

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
<b>Short-Term Products (Surrender Period: 3 Years)</b>					
A+	Mutual of Omaha	Ultra Advantage <sup>SM</sup> 3	\$10,000	85	Annual pt to pt Cap: 8.5% Annual pt to pt Performance Trigger: 6.5%
A	Oceanview	Harbourview FIA 3	\$20,000	89	Annual pt to pt Participation: 60%
<b>Mid-Term Products (Surrender Period: 5 and 7 Years)</b>					
A-	Axonic (AmFirst)	Trailhead 5/7	\$100,000	89	Annual pt to pt Cap: 10.5% Annual pt to pt Participation: 63%
A-	GILICO	WealthChoice 5/7	\$20,000	90	Annual pt to pt Cap: 10.25% / 10.5% Bailout Rate: 6.25% / 6.5%
A++	Reliance Standard	Reliance Accumulator 7	\$20,000	85	Annual pt to pt Cap: 10%
A+	Sagicor	Sage Accumulator 5/7	\$75,000	90	Annual pt to pt Cap: 10%
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: 9.5% / 9.75%
A	Oceanview	Harbourview FIA 5 / 7	\$20,000	89/84	Annual pt to pt Participation: 60% / 65%
A	Lincoln	Lincoln OptiBlend 5/7	\$100,000	85	Annual pt to pt Performance Trigger: 7.25% / 7.3%
B++	EquiTrust	MarketSeven Index <sup>®</sup>	\$10,000	85	Annual pt to pt Performance Trigger: 7%

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

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates
<b>Long-Term Products (Surrender Period: 10 Years)</b>					
A-	Axonic (AmFirst)	Trailhead 10	\$100,000	89	Annual pt to pt Cap: 10.5% Annual pt to pt Participation: 63%
A++	Reliance Standard	Reliance Accumulator 10	\$20,000	80	Annual pt to pt Cap: 10.25%
A-	Clear Spring	ClearFlex	Q: \$5,000 NQ: \$10,000	80	Annual pt to pt Cap: 10.25%
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: 9.75%
A	Lincoln	Lincoln OptiBlend 10	\$100,000	80	Annual pt to pt Cap: 9% Annual pt to pt Participation: 55%
A	Oceanview	Harbourview FIA 10	\$20,000	84	Annual pt to pt Participation: 65%
A+	Mutual of Omaha	Ultra Advantage 10	\$10,000	80	Annual pt to pt Participation: 60%
B++	EquiTrust	MarketValue Index <sup>®</sup>	\$10,000	85	Annual pt to pt Performance Trigger: 8%

## S&P 500 Strategies with Fees

A.M. Best	Company	Product	Min Premium	Max Age	Strategies and Related Rates (Rates   Fees)
<b>Mid-Term Products (Surrender Period: 5 and 7 Years)</b>					
A	Global Atlantic	ForeAccumulation II 7/5 With Growth Accelerator Rider	\$25,000	85	Annual pt to pt Cap: 11.75% / 11%   1.25% with Bailout Rate: 4.8%
A	American Equity	AssetShield 7	\$5,000	85	Annual pt to pt Cap: 11.25%   1.5%
B++	EquiTrust	MarketSeven / Five Index™	\$10,000	85/90	Annual pt to pt Participation: 65% / 60%   1.0%
A	American Equity	AssetShield 5 Bonus (Option 1/ Option 2/ Option3)	\$5,000	80	Annual pt to pt Participation: 60% / 55%/ 50%   1.5% Premium Bonus: 3% / 5% / 7%
B++	Farmers Life	Farmers Harvest® 5	\$10,000	85	Annual pt to pt Participation: 55%   0.95%
A+	National Life	Zenith Growth 7/5	\$25,000	85	Annual pt to pt Performance Trigger: 8% / 7.5%   1.0%
A	F&G	FG AccumulatorPlus® 7	\$10,000	85	Annual pt to pt Performance Trigger: 7%   1.25%
<b>Long-Term Products (Surrender Period: 10 Years)</b>					
B++	EquiTrust	MarketValue Index®	\$10,000	85	Annual pt to pt Cap: 12%   1% Annual pt to pt Participation: 70%   1%
A	American Equity	AssetShield 10	\$5,000	80	Annual pt to pt Cap: 11.75%   1.5%
B++	Farmers Life	Farmers Harvest 10	\$10,000	85	Annual pt to pt Cap: 11.5%   0.95%
A	F&G	FG AccumulatorPlus® 10	\$10,000	85	Annual pt to pt Cap: 10.75%   1.25%
A+	Athene	Performance Elite 10	\$10,000	78	Annual pt to pt Cap: 8%   1.25%; Premium Bonus: 13%-16%
A+	National Life	Zenith Growth 10	\$25,000	85	Annual Performance Trigger: 8.25%   1.0 %

## 10-Year Fixed Index Annuity (FIA) Options with Premium Bonuses

A.M. Best	Company	Product	Min Premium	Max Age	Premium Bonus
A+	Allianz	Allianz Accumulation Advantage+®	\$20,000	80	14%
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	18%-22% with a 0.95% annual fee
A-	Axonic (AmFirst)	Trailhead 10 PLUS	\$20,000	89	16% with no fee 23% with a 0.95% annual fee
A	F&G	Performance Pro with GMWB	\$10,000	80	Ages 0-75: 17%, Ages 75+: 11% In most states, with a 0.1% annual fee
B++	Heartland National	Secure Retirement 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	11%; Adds up to 20% with a rider at a 0.95% fee (Higher premium bonus for \$75,000+ band)
A	Prosperity Life Group	Prosperity PathPro MaxSM 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: 15%, Ages 76-85: 12%

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## 5-Year Fixed Index Annuity (FIA) Options with Premium Bonuses

A.M. Best	Company	Product	Min Premium	Max Age	Premium Bonus
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	9% with no fee 12% 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 <sup>SM</sup> 5	\$20,000	85	Ages 0-77: 8% Ages 78+: 4%
A	The Standard	EclipseMark 5 Plus	\$25,000	85	Ages 0-80: 6% Ages 81+: 3%

## Income Fixed Index Annuity (FIA) Options (Level Annual Income with Guaranteed Values<sup>1</sup>)

Example Client: Male, Residing in Iowa, \$100,000 Initial Premium, Single Contract Issued at Ages 60, 65, and 70<sup>2</sup>

### 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+	Prudential	Surepath <sup>SM</sup> Income with Surepath Income Benefit	\$25,000	85	Issued at age 60, Annual income starts at 60: \$7,095	N/A	10% Rider bonus
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 <sup>3</sup> s after year 1. 90-day elimination period	20% Rider bonus
A+	Nationwide	Peak 10 Compact with Bonus Income+ Rider	\$25,000	85	Issued at 70, Annual income starts at 70: \$8,563	N/A	25% 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
B++	EquiTrust	MarketEarly Income Benefit Rider	\$10,000	80	Issued at age 60, Annual income starts at 65: \$11,108	Annual income doubles if unable to perform 2/6 ADLs or confined to a qualified facility <sup>4</sup> for 90+ days within 120 days.	20% Rider bonus
B++	Nassau	Nassau Income Accelerator Group A with Income Horizon: Later	\$15,000	80	Issued at 65, Annual income starts at 70: \$12,062	N/A	10% Rider bonus
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
B++	EquiTrust	MarketFuture Income With Income rider	\$10,000	80	Issued at 60, Annual income starts at 70: \$17,371	Annual income doubles if unable to perform 2/6 ADLs or confined to a qualified facility for 90+ days within 120 days.	10% Rider bonus
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.
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

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

Example Client: Male, Residing in Iowa, \$100,000 Initial Premium, Single Contract Issued at Age 65  
Underwriting Class: Preferred<sup>1</sup>

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 <sup>®</sup>	NQ: \$50,000	80	\$1,865 / \$3,136 140% Coverage Ratio	60 months	<ul style="list-style-type: none"> <li>• Applicants will not be declined. 100% acceptance rate for applicants and a quick decision on the underwriting class.</li> <li>• Coverage ratio: Secure class: 100%- 140%; Standard class: 100 - 215%; Preferred class: 100% -315%</li> <li>• The coverage ratio varies based on age and underwriting class.</li> <li>• Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program at a \$100 annual rider fee.</li> </ul>
					\$2,122 / \$4,816 215% Coverage Ratio		
					\$2,466 / \$7,056 315% Coverage Ratio		
A	Global Atlantic	ForeCare <sup>®</sup>	NQ \$35,000	85	\$4,330 / \$4,330 Rate class: Premier - 3X	72 months	Not for the <b>substandard</b> class
					\$2,887 / \$2,887 Rate class: Standard - 2X		
A+	OneAmerica	Annuity Care <sup>®</sup>	\$10,000	85	\$2,766 / \$3,601	Lifetime	Health condition knock-out
		Indexed Annuity Care <sup>®</sup>	\$50,000	85	\$3,314 / \$4,261	Lifetime	
		Annuity Care II <sup>®</sup>	NQ: \$10,000	80	\$4,204 / \$4,138	96 months	

1. All figures shown are guaranteed values. 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.
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## FIAs with Enhanced Death Benefit (EDB) Options (Guaranteed Values<sup>1</sup>)

Example Client: Male, Residing in Iowa, \$100,000 Initial Premium, Single Contract Issued at Age 60,  
No Withdrawals Before Death<sup>2</sup>

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	<ul style="list-style-type: none"> <li>Rider bonus: 25% initial</li> <li>Death benefit rolls up at 2.5 times the index interest rate.</li> <li>Death benefit payments can be received during a period of at least five years</li> <li>No fee</li> </ul>
A	American Equity	EstateShield 10 With LIBR and EDB	\$5,000	75	Total EDB during 5 yrs At 60: \$115,770 At 65: \$144,343 At 70: \$149,838	<ul style="list-style-type: none"> <li>Rider bonus: 35% initial</li> <li>Benefit base rolls up at the rate of 1.5 times the credited index interest rate.</li> <li>No fee</li> </ul>
A+	Athene	Agility 10	\$10,000	80	Total EDB during 5 yrs At 60: \$160,550 At 65: \$208,310 At 70: \$266,978	<ul style="list-style-type: none"> <li>Rider bonus: 50% initial</li> <li>Benefit base rolls up at the rate of 2 times the credited index interest rate.</li> </ul>
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	<ul style="list-style-type: none"> <li>Premium bonus: 5.25% - 14%, varies by age and surrender charge period.</li> <li>EDB amount over a min. 5-yr will potentially roll up at a 10% compound rate for 10 years</li> <li>Annual fee: 0.95%</li> </ul>
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	<ul style="list-style-type: none"> <li>10-yr version available until age 80</li> <li>10.00% simple rate roll-up for 10 years or age 90.</li> <li>Annual fee: 0.75% for ages below 71, 1.2% for ages 71-80.</li> </ul>
A++	MassMutual Ascend	Inheritance Enhancer Rider Available with American Legend 7 and Safe Return	American Legend 7: \$10,000 Safe Return: \$25,000	85	Total EDB during 5 yrs At 60: American Legend 7: \$102,400 Safe Return: \$100,000 At 65: \$154,000 At 70 and above: \$190,000	<ul style="list-style-type: none"> <li>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.</li> <li>Annual fee: 1.15%</li> </ul>
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	<ul style="list-style-type: none"> <li>Rider bonus: 20% initial</li> <li>Benefit base rolls up at the rate of the credited index interest rate for 20 years.</li> <li>Annual fee: 1.20%</li> </ul>

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