

Sales Support & Licensing 800-373-9697

List filtered for Lincoln Financial ,The Standard,American Equity Investment Life Insurance Company,MassMutual Ascend Life Insurance Company,American National Insurance Company,Athene IA,American General Life Insurance Company,Symetra Life Insurance Company,Royal Neighbors of America,Nationwide Life Insurance Company,Oxford Life Insurance Company,Mutual of Omaha,National Life Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	02/01/2026		4.90	4.90	3 yrs ↻	4.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2026		4.75	4.75	3 yrs ↻	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Mid Band	A	90	100,000	10 yrs ↻	0% / 0%	02/01/2026		4.75	4.75	3 yrs ↻	4.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA High Band	A	85	100,000	3 yrs ↻	Int / Int	01/01/2026		4.65	4.65	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA High Band	A	90	250,000	3 yrs	10% / 10%	02/01/2026		4.65	4.65	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	02/01/2026		4.65	4.65	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA High Band	A	85	250,000	3 yrs	Int / Int	12/30/2025		4.65	4.65	3 yrs	4.65	0-75: 1.50+ 76-85: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2026		4.60	4.60	3 yrs ↻	4.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA High Band	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Mid Band	A	85	100,000	3 yrs	Int / Int	12/30/2025		4.60	4.60	3 yrs	4.60	0-75: 1.50+ 76-85: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	02/01/2026		4.55	4.55	3 yrs ↻	4.55	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	02/01/2026		4.50	4.50	3 yrs	4.50	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2026		4.50	4.50	3 yrs ↻	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	02/01/2026		4.40	4.40	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/30/2025		4.40	4.40	3 yrs	4.40	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	12/30/2025		4.40	4.40	3 yrs	4.40	0-75: 1.50+ 76-85: 0.75+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	11/24/2025 ↻ 02/03/2026		4.30 4.35	+0.05 4.30 ↑ 4.35	3 yrs ↻	4.30 4.35	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		4.25 4.30	+0.05 4.25 ↑ 4.30	3 yrs ↻	4.25 4.30	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		4.25 4.30	+0.05 4.25 ↑ 4.30	3 yrs ↻	4.25 4.30	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	11/24/2025 ↶ 02/03/2026		4.20 4.25	+0.05 4.20 ↑ 4.25	3 yrs ↻	4.20 4.25	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	11/24/2025 ↶ 02/03/2026		4.10 4.15	+0.05 4.10 ↑ 4.15	3 yrs ↻	4.10 4.15	0-80: 1.50+ 81-93: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	11/24/2025 ↶ 02/03/2026		4.00 4.05	+0.05 4.00 ↑ 4.05	3 yrs ↻	4.00 4.05	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		3.95 4.00	+0.05 3.95 ↑ 4.00	3 yrs ↻	3.95 4.00	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		3.95 4.00	+0.05 3.95 ↑ 4.00	3 yrs ↻	3.95 4.00	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	11/24/2025 ↶ 02/03/2026		3.90 3.95	+0.05 3.90 ↑ 3.95	3 yrs ↻	3.90 3.95	0-80: 1.50+ 81-93: 0.50+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONAL LIFE GROUP RetireMax Secure 3 <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		3.90	3.90	3 yrs	3.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		3.80 3.85	+0.05 3.80 ↑ 3.85	3 yrs ↻	3.80 3.85	0-80: 1.50+ 81-93: 0.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	09/22/2025		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	3 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 4-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	02/01/2026		5.00	5.00	4 yrs ↻	5.00	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		3.90	3.90	4 yrs ↻	3.90	18-75: 1.50+ 76-85: 0.75+
Rate Guaranteed 5-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.20	5.20	5 yrs ↻	5.20	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	02/01/2026		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	01/01/2026		5.10	5.10	5 yrs ↻	5.10	18-75: 2.00+ 76-85: 1.70+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.10	5.10	5 yrs ↻	5.10	18-75: 2.00+ 76-85: 1.70+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	02/01/2026		5.05	5.05	5 yrs	5.05	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA Mid Band	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.05	5.05	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	02/01/2026		5.05	5.05	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA Low Band	A	85	10,000	5 yrs	Int / Int	01/01/2026		5.00	5.00	5 yrs	5.00	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA High Band	A	90	250,000	5 yrs	10% / 10%	02/01/2026		5.00	5.00	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA Low Band	A	90	5,000	10 yrs	0% / 0%	02/01/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA Mid Band	A	85	100,000	5 yrs	Int / Int	12/30/2025		4.95	4.95	5 yrs	4.95	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA High Band	A	85	250,000	5 yrs	Int / Int	12/30/2025		4.95	4.95	5 yrs	4.95	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.90	4.90	5 yrs	4.90	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA Mid Band	A	90	100,000	5 yrs	10% / 10%	02/01/2026		4.85	4.85	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2026		4.85	4.85	5 yrs ↻	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	02/02/2026		4.85	4.85	5 yrs ↻	4.85	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA <i>MVA High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.80	4.80	5 yrs	4.80	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/30/2026		4.75	4.75	5 yrs	4.75	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	02/01/2026		4.75	4.75	5 yrs	4.75	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	12/30/2025		4.75	4.75	5 yrs	4.75	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	12/30/2025		4.75	4.75	5 yrs	4.75	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025		4.70	4.70	5 yrs	4.70	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	11/24/2025 ↻ 02/03/2026		4.70 4.75	4.70 ↑ 4.75	5 yrs ↻	4.70 4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025		4.65	4.65	5 yrs	4.65	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.65 4.70	4.65 ↑ 4.70	5 yrs ↻	4.65 4.70	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.65 4.70	4.65 ↑ 4.70	5 yrs ↻	4.65 4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.60 4.65	+0.05 4.60 ↑ 4.65	5 yrs ↻	4.60 4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.50	4.50	5 yrs ↻	4.50	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.50 4.55	+0.05 4.50 ↑ 4.55	5 yrs ↻	4.50 4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	12/16/2025		4.50	4.50	5 yrs	4.50	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	02/01/2026		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	11/24/2025 ↻ 02/03/2026		4.40 4.45	+0.05 4.40 ↑ 4.45	5 yrs ↻	4.40 4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.40	4.40	5 yrs	4.40	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.35 4.40	+0.05 4.35 ↑ 4.40	5 yrs ↻	4.35 4.40	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.35 4.40	+0.05 4.35 ↑ 4.40	5 yrs ↻	4.35 4.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.30 4.35	+0.05 4.30 ↑ 4.35	5 yrs ↻	4.30 4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	12/16/2025		4.25	4.25	5 yrs	4.25	0-80: 2.00+ 81-85: 1.55+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.20 4.25	+0.05 4.20 ↑ 4.25	5 yrs ↻	4.20 4.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	02/02/2026		4.20	4.20	5 yrs ↻	4.20	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
NATIONAL LIFE GROUP RetireMax Secure 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	12/16/2025		4.10	4.10	5 yrs	4.10	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.05	4.05	5 yrs ↻	4.05	18-75: 2.00+ 76-85: 1.00+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	02/02/2026		4.05	4.05	5 yrs ↻	4.05	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	01/30/2026		3.65	3.65	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	5 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	02/01/2026		9.70	4.70	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	02/01/2026		5.40	5.40	6 yrs ↻	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		9.55	4.55	6 yrs	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	02/01/2026		9.45	4.45	6 yrs	5.27	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2026		9.40	4.40	6 yrs	5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2026		9.30	4.30	6 yrs	5.12	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	6 yrs	4.35	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/22/2025		4.05	4.05	6 yrs	4.05	18-75: 2.00+ 76-85: 1.00+
Rate Guaranteed 7-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	02/01/2026		5.30	5.30	7 yrs	5.30	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		5.20	5.20	7 yrs	5.20	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	7 yrs	5.10	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.05	5.05	7 yrs	5.05	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	12/30/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	12/30/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	02/01/2026		5.00	5.00	7 yrs	5.00	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	02/02/2026		5.00	5.00	7 yrs ↻	5.00	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.95	4.95	7 yrs	4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2026		4.95	4.95	7 yrs ↻	4.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	02/01/2026		4.95	4.95	7 yrs ↻	4.95	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.90	4.90	7 yrs	4.90	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band	A	90	100,000	7 yrs	10% / 10%	02/01/2026		4.85	4.85	7 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2026		4.85	4.85	7 yrs ↻	4.85	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Low Band	A	85	10,000	7 yrs	Int / Int	12/30/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	50,000	7 yrs	Int / Int	12/30/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	01/30/2026		4.80	4.80	7 yrs	4.80	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band	A	90	5,000	7 yrs	10% / 10%	02/01/2026		4.75	4.75	7 yrs	4.75	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	12/05/2025		4.70	4.70	7 yrs	4.70	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2026		4.70	4.70	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	12/05/2025		4.65	4.65	7 yrs	4.65	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.65 4.70	+0.05 4.65 ↑ 4.70	7 yrs ↻	4.65 4.70	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	11/24/2025 ↻ 02/03/2026		4.60 4.65	+0.05 4.60 ↑ 4.65	7 yrs ↻	4.60 4.65	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.55 4.60	+0.05 4.55 ↑ 4.60	7 yrs ↻	4.55 4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.50 4.55	+0.05 4.50 ↑ 4.55	7 yrs ↻	4.50 4.55	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA Low Band	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	02/01/2026		4.45	4.45	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs ↻	10% / 10%	02/02/2026		4.45	4.45	7 yrs ↻	4.45	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	11/24/2025 ↻ 02/03/2026		4.40 4.45	+0.05 4.40 ↑ 4.45	7 yrs ↻	4.40 4.45	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	7 yrs ↻	4.35	18-75: 2.50+ 76-85: 1.25+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		4.35 4.40	+0.05 4.35 ↑ 4.40	7 yrs ↻	4.35 4.40	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	11/24/2025 ↶ 02/03/2026		4.30 4.35	+0.05 4.30 ↑ 4.35	7 yrs ↻	4.30 4.35	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	02/02/2026		4.30	4.30	7 yrs ↻	4.30	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	11/24/2025 ↶ 02/03/2026		4.25 4.30	+0.05 4.25 ↑ 4.30	7 yrs ↻	4.25 4.30	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	11/24/2025 ↶ 02/03/2026		4.20 4.25	+0.05 4.20 ↑ 4.25	7 yrs ↻	4.20 4.25	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.10	4.10	7 yrs ↻	4.10	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	11/24/2025 ↶ 02/03/2026		4.10 4.15	+0.05 4.10 ↑ 4.15	7 yrs ↻	4.10 4.15	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/30/2026		3.65	3.65	7 yrs	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
Rate Guaranteed 8-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	02/01/2026		5.20	5.20	8 yrs ↻	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	02/01/2026		5.10	5.10	8 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2026		4.95	4.95	8 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2026		4.85	4.85	8 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 9-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs	Int / Int	01/01/2026		5.20	5.20	9 yrs	5.20	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	02/01/2026		5.10	5.10	9 yrs	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs	Int / Int	01/01/2026		5.10	5.10	9 yrs	5.10	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	9 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2026		4.95	4.95	9 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2026		4.85	4.85	9 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 10-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs	Int / Int	01/01/2026		5.30	5.30	10 yrs	5.30	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		5.25	5.25	10 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs	Int / Int	01/01/2026		5.20	5.20	10 yrs	5.20	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	02/01/2026		5.15	5.15	10 yrs	5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	02/01/2026		5.00	5.00	10 yrs	5.00	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	01/30/2026		4.95	4.95	10 yrs	4.95	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2026		4.85	4.85	10 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.35 4.40	4.35 ↑ 4.40	10 yrs ↻	4.35 4.40	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/22/2025		4.10	4.10	10 yrs	4.10	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	11/24/2025 ↻ 02/03/2026		4.05 4.10	4.05 ↑ 4.10	10 yrs ↻	4.05 4.10	0-80: 3.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	01/30/2026		3.70	3.70	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	07/01/2025		2.00	2.00	10 yrs	2.00	50-80: 5.00+