

Contracting & Sales Support 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,Oceanview Life and Annuity,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 2-Years | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band | A | 89 | 70,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.60 | -0.15 4.75 ↓ 4.60 | 2 yrs ↻ | 4.75 4.60 | 0-79: 0.85+ 80-UP: 0.85+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band | A | 89 | 100,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.60 | -0.15 4.75 ↓ 4.60 | 2 yrs ↻ | 4.75 4.60 | 0-79: 0.85+ 80-UP: 0.85+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band | A | 89 | 70,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.60 | -0.15 4.75 ↓ 4.60 | 2 yrs ↻ | 4.75 4.60 | 0-79: 0.85+ 80-UP: 0.85+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band | A | 89 | 100,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.60 | -0.15 4.75 ↓ 4.60 | 2 yrs ↻ | 4.75 4.60 | 0-79: 0.85+ 80-UP: 0.85+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band | A | 89 | 20,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.40 4.25 | -0.15 4.40 ↓ 4.25 | 2 yrs ↻ | 4.40 4.25 | 0-79: 0.85+ 80-UP: 0.85+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band | A | 89 | 20,000 | 2 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.40 4.25 | -0.15 4.40 ↓ 4.25 | 2 yrs ↻ | 4.40 4.25 | 0-79: 0.85+ 80-UP: 0.85+ |
| Rate Guaranteed 3-Years | | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 4.90 | 4.90 | 3 yrs ↻ | 4.90 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band | A | 89 | 70,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.80 4.80 | 0.00 4.80 ↔ 4.80 | 3 yrs ↻ | 4.80 4.80 | 0-79: 1.50+ 80-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band | A | 89 | 100,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.80 4.80 | 0.00 4.80 ↔ 4.80 | 3 yrs ↻ | 4.80 4.80 | 0-79: 1.50+ 80-UP: 1.50+ |

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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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.80 4.80 | 0.00 4.80 ↔ | 3 yrs ↻ | 4.80 4.80 | 0-79: 1.50+ 80-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i> | A | 89 | 100,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.80 4.80 | 0.00 4.80 ↔ | 3 yrs ↻ | 4.80 4.80 | 0-79: 1.50+ 80-UP: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 4.75 | 4.75 | 3 yrs ↻ | 4.75 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i> | A | 90 | 250,000 | 3 yrs | 10% / 10% | 02/13/2026 | | 4.70 | 4.70 | 3 yrs | 4.70 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| ATHENE IA Athene Max Rate 3 MVA <i>High Band</i> | 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 <i>High Band</i> | 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 <i>High Band</i> | 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 MYG MAX 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 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 <i>High Band</i> | A | 85 | 250,000 | 3 yrs | Int / Int | 02/24/2026 ↻ 03/03/2026 | | 4.65 4.60 | -0.05 4.65 ↓ 4.60 | 3 yrs | 4.65 4.60 | 0-75: 1.50+ 76-85: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 <i>High Band</i> | 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+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|---------------------------|----------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 02/24/2026 ↪ 03/03/2026 | | 4.60 4.55 | 4.60 ↓ 4.55 | 3 yrs | 4.60 4.55 | 0-75: 1.50+ 76-85: 0.75+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA | A | 85 | 20,000 | 3 yrs ↻ | Int / 10% | 02/01/2026 ↪ 03/01/2026 | | 4.55 4.30 | 4.55 ↓ 4.30 | 3 yrs ↻ | 4.55 4.30 | 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% | 02/13/2026 | | 4.55 | 4.55 | 3 yrs | 4.55 | 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% | 02/13/2026 | | 4.50 | 4.50 | 3 yrs ↻ | 4.50 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i> | A | 89 | 20,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.45 4.45 | 0.00 4.45 ↕ 4.45 | 3 yrs ↻ | 4.45 4.45 | 0-79: 1.50+ 80-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i> | A | 89 | 20,000 | 3 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.45 4.45 | 0.00 4.45 ↕ 4.45 | 3 yrs ↻ | 4.45 4.45 | 0-79: 1.50+ 80-UP: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 3 yrs | 10% / 10% | 02/13/2026 | | 4.45 | 4.45 | 3 yrs | 4.45 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 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+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|----------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 02/24/2026 ↪ 03/03/2026 | | 4.40 4.35 | 4.40 ↓ 4.35 | 3 yrs | 4.40 4.35 | 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 | 02/24/2026 ↪ 03/03/2026 | | 4.40 4.35 | 4.40 ↓ 4.35 | 3 yrs | 4.40 4.35 | 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% | 02/03/2026 | | 4.35 | 4.35 | 3 yrs ↻ | 4.35 | 0-80: 1.50+ 81-93: 0.50+ |
| THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs ↻ | Int / Int | 02/03/2026 | | 4.30 | 4.30 | 3 yrs ↻ | 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 | 02/03/2026 | | 4.30 | 4.30 | 3 yrs ↻ | 4.30 | 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+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.25 | 4.25 | 3 yrs ↻ | 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% | 02/03/2026 | | 4.15 | 4.15 | 3 yrs ↻ | 4.15 | 0-80: 1.50+ 81-93: 0.50+ |
| THE STANDARD Multi-Choice 3 MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | 0% / 0% | 02/03/2026 | | 4.05 | 4.05 | 3 yrs ↻ | 4.05 | 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 ↪ 03/02/2026 | | 4.05 3.95 | 4.05 ↓ 3.95 | 3 yrs | 4.05 3.95 | 0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+ |
| THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | Int / Int | 02/03/2026 | | 4.00 | 4.00 | 3 yrs ↻ | 4.00 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ |



MYGA Products

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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 Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | Int / Int | 02/03/2026 | | 4.00 | 4.00 | 3 yrs ↻ | 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% | 02/03/2026 | | 3.95 | 3.95 | 3 yrs ↻ | 3.95 | 0-80: 1.50+ 81-93: 0.50+ |
| 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% | 02/03/2026 | | 3.85 | 3.85 | 3 yrs ↻ | 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 ↻ 03/02/2026 | | 3.70 3.60 | 3.70 ↓ 3.60 | 3 yrs | 3.70 3.60 | 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 | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ 5.00 | 4 yrs ↻ | 5.10 5.00 | 0-79: 1.15+ 80-UP: 1.15+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i> | A | 89 | 100,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ 5.00 | 4 yrs ↻ | 5.10 5.00 | 0-79: 1.15+ 80-UP: 1.15+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ 5.00 | 4 yrs ↻ | 5.10 5.00 | 0-79: 1.15+ 80-UP: 1.15+ |

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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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------------|----------------|---------------------|--|
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i> | A | 89 | 100,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ -0.10 5.00 | 4 yrs ↻ | 5.10 5.00 | 0-79: 1.15+ 80-UP: 1.15+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA | A | 85 | 20,000 | 4 yrs ↻ | Int / 10% | 02/01/2026 ↻ 03/01/2026 | | 5.00 4.75 | 5.00 ↓ -0.25 4.75 | 4 yrs ↻ | 5.00 4.75 | 18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i> | A | 89 | 20,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.65 | 4.75 ↓ -0.10 4.65 | 4 yrs ↻ | 4.75 4.65 | 0-79: 1.15+ 80-UP: 1.15+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i> | A | 89 | 20,000 | 4 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.65 | 4.75 ↓ -0.10 4.65 | 4 yrs ↻ | 4.75 4.65 | 0-79: 1.15+ 80-UP: 1.15+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 4.15 | 4.15 | 4 yrs ↻ | 4.15 | 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% | 02/24/2026 | | 3.70 | 3.70 | 4 yrs ↻ | 3.70 | 18-75: 1.50+ 76-85: 0.75+ |
| Rate Guaranteed 5-Years | | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 5.25 | 5.25 | 5 yrs ↻ | 5.25 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| 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 Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 5.15 | 5.15 | 5 yrs ↻ | 5.15 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 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+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 10% / 10% | 02/13/2026 | | 5.10 | 5.10 | 5 yrs | 5.10 | 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 MAX 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 0% / 0% | 02/13/2026 | | 5.10 | 5.10 | 5 yrs | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA | A | 85 | 20,000 | 5 yrs | Int / 10% | 02/01/2026 03/01/2026 | | 5.05 4.80 | 5.05 4.80 | 5 yrs | 5.05 4.80 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 02/01/2026 03/01/2026 | | 5.05 5.00 | 5.05 5.00 | 5 yrs | 5.05 5.00 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i> | 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 MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 02/13/2026 | | 5.00 | 5.00 | 5 yrs | 5.00 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 0% / 0% | 02/13/2026 | | 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 <i>High Band</i> | 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 Match MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 10% / 10% | 02/13/2026 | | 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 <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | Int / Int | 02/24/2026 03/03/2026 | | 4.95 4.90 | 4.95 4.90 | 5 yrs | 4.95 4.90 | 0-75: 2.50+ 76-85: 1.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i> | A | 85 | 250,000 | 5 yrs | Int / Int | 02/24/2026 03/03/2026 | | 4.95 4.90 | 4.95 4.90 | 5 yrs | 4.95 4.90 | 0-75: 2.50+ 76-85: 1.75+ |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i> | 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+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.90 4.90 | 0.00 4.90 ↕ 4.90 | 5 yrs ↻ | 4.90 4.90 | 0-79: 2.25+ 80-UP: 2.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i> | A | 89 | 100,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.90 4.90 | 0.00 4.90 ↕ 4.90 | 5 yrs ↻ | 4.90 4.90 | 0-79: 2.25+ 80-UP: 2.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 4.90 | 4.90 | 5 yrs ↻ | 4.90 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 5 yrs | 10% / 10% | 02/13/2026 | | 4.85 | 4.85 | 5 yrs | 4.85 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 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>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+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.75 | 0.00 4.75 ↕ 4.75 | 5 yrs ↻ | 4.75 4.75 | 0-79: 2.25+ 80-UP: 2.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i> | A | 89 | 100,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.75 | 0.00 4.75 ↕ 4.75 | 5 yrs ↻ | 4.75 4.75 | 0-79: 2.25+ 80-UP: 2.25+ |
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 02/17/2026 | | 4.75 | 4.75 | 5 yrs | 4.75 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+ |
| THE STANDARD Multi-Choice 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | 0% / 0% | 02/03/2026 | | 4.75 | 4.75 | 5 yrs ↻ | 4.75 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | Int / Int | 02/24/2026 ↻ 03/03/2026 | | 4.75 4.70 | -0.05 4.75 ↓ 4.70 | 5 yrs | 4.75 4.70 | 0-75: 2.50+ 76-85: 1.75+ |

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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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | Int / Int | 02/24/2026 ↩ 03/03/2026 | | 4.75 4.70 | -0.05 4.75 ↓ 4.70 | 5 yrs | 4.75 4.70 | 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 Focused Growth Annuity 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | Int / Int | 02/03/2026 | | 4.70 | 4.70 | 5 yrs ↻ | 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 | 02/03/2026 | | 4.70 | 4.70 | 5 yrs ↻ | 4.70 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 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 Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.65 | 4.65 | 5 yrs ↻ | 4.65 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i> | A | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↩ 02/27/2026 | | 4.55 4.55 | 0.00 4.55 ↔ 4.55 | 5 yrs ↻ | 4.55 4.55 | 0-79: 2.25+ 80-UP: 2.25+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.55 | 4.55 | 5 yrs ↻ | 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 <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+ |
| THE STANDARD Multi-Choice 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 0% | 02/03/2026 | | 4.45 | 4.45 | 5 yrs ↻ | 4.45 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |

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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 |
|---|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| 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 ↪ 03/01/2026 | | 4.45 4.45 | 0.00 4.45 ↔ 4.45 | 5 yrs | 4.45 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 ↪ 03/02/2026 | | 4.45 4.30 | -0.15 4.45 ↓ 4.30 | 5 yrs | 4.45 4.30 | 0-80: 2.50+ 81-UP: 1.50+ |
| THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 02/03/2026 | | 4.40 | 4.40 | 5 yrs ↻ | 4.40 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i> | A | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.40 4.40 | 0.00 4.40 ↔ 4.40 | 5 yrs ↻ | 4.40 4.40 | 0-79: 2.25+ 80-UP: 2.25+ |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 02/03/2026 | | 4.40 | 4.40 | 5 yrs ↻ | 4.40 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 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 Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.35 | 4.35 | 5 yrs ↻ | 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+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.25 | 4.25 | 5 yrs ↻ | 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+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 4.15 | 4.15 | 5 yrs ↻ | 4.15 | 18-75: 2.00+ 76-85: 1.00+ |
| 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+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|--|
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i> | A++ | 89 | 25,000 | 5 yrs | 10% / 10% | 09/22/2025 ↪ 03/02/2026 | | 4.10 4.00 | 4.10 ↓ 4.00 | 5 yrs | 4.10 4.00 | 0-80: 2.50+ 81-UP: 1.50+ |
| 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+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 3.85 | 3.85 | 5 yrs ↻ | 3.85 | 18-75: 2.00+ 76-85: 1.00+ |
| 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% | 02/17/2026 | | 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% | 02/13/2026 | | 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 ↪ 03/01/2026 | | 5.40 5.15 | -0.25 5.40 ↓ 5.15 | 6 yrs ↻ | 5.40 5.15 | 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% | 02/13/2026 | | 9.55 | 4.55 | 6 yrs ↻ | 5.37 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 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% | 02/13/2026 | | 9.45 | 4.45 | 6 yrs ↻ | 5.27 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|----------------|---------------------|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.25 5.15 | 5.25 ↓ 5.15 | 6 yrs ↻ | 5.25 5.15 | 0-79: 1.25+ 80-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i> | A | 89 | 100,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.25 5.15 | 5.25 ↓ 5.15 | 6 yrs ↻ | 5.25 5.15 | 0-79: 1.25+ 80-UP: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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% | 02/13/2026 | | 9.30 | 4.30 | 6 yrs ↻ | 5.12 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ 5.00 | 6 yrs ↻ | 5.10 5.00 | 0-79: 1.25+ 80-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i> | A | 89 | 100,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.10 5.00 | 5.10 ↓ 5.00 | 6 yrs ↻ | 5.10 5.00 | 0-79: 1.25+ 80-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i> | A | 89 | 20,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.90 4.80 | 4.90 ↓ 4.80 | 6 yrs ↻ | 4.90 4.80 | 0-79: 1.25+ 80-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i> | A | 89 | 20,000 | 6 yrs ↻ | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.75 4.65 | 4.75 ↓ 4.65 | 6 yrs ↻ | 4.75 4.65 | 0-79: 1.25+ 80-UP: 1.25+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 4.15 | 4.15 | 6 yrs ↻ | 4.15 | 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% | 02/24/2026 | | 3.85 | 3.85 | 6 yrs ↻ | 3.85 | 18-75: 2.00+ 76-85: 1.00+ |
| Rate Guaranteed 7-Years | | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 5.35 | 5.35 | 7 yrs ↻ | 5.35 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|--|
| OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA | A | 85 | 20,000 | 7 yrs ↻ | Int / 10% | 02/01/2026 ↻ 03/01/2026 | | 5.30 5.05 | -0.25 5.30 ↓ 5.05 | 7 yrs ↻ | 5.30 5.05 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 5.25 | 5.25 | 7 yrs ↻ | 5.25 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA High Band | A | 90 | 250,000 | 7 yrs | 10% / 10% | 02/13/2026 | | 5.20 | 5.20 | 7 yrs | 5.20 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 5.20 | 5.20 | 7 yrs ↻ | 5.20 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band | A | 84 | 70,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.10 | 0.00 5.10 ↔ 5.10 | 7 yrs ↻ | 5.10 5.10 | 0-79: 2.75+ 80-UP: 2.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band | A | 84 | 100,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.10 5.10 | 0.00 5.10 ↔ 5.10 | 7 yrs ↻ | 5.10 5.10 | 0-79: 2.75+ 80-UP: 2.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 Low Band | A | 90 | 5,000 | 10 yrs ↻ | 0% / 0% | 02/13/2026 | | 5.10 | 5.10 | 7 yrs ↻ | 5.10 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band | A | 90 | 100,000 | 7 yrs | 10% / 10% | 02/13/2026 | | 5.05 | 5.05 | 7 yrs | 5.05 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band | A | 85 | 100,000 | 7 yrs | Int / Int | 02/24/2026 ↻ 03/03/2026 | | 5.05 5.00 | -0.05 5.05 ↓ 5.00 | 7 yrs | 5.05 5.00 | 0-75: 3.25+ 76-85: 2.25+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA High Band | A | 85 | 250,000 | 7 yrs | Int / Int | 02/24/2026 ↻ 03/03/2026 | | 5.05 5.00 | -0.05 5.05 ↓ 5.00 | 7 yrs | 5.05 5.00 | 0-75: 3.25+ 76-85: 2.25+ |

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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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 5.00 | 5.00 | 7 yrs ↻ | 5.00 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ |
| 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+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Mid Band | A | 84 | 70,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.95 4.95 | 0.00 4.95 ↕ 4.95 | 7 yrs ↻ | 4.95 4.95 | 0-79: 2.75+ 80-UP: 2.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band | A | 84 | 100,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.95 4.95 | 0.00 4.95 ↕ 4.95 | 7 yrs ↻ | 4.95 4.95 | 0-79: 2.75+ 80-UP: 2.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band | A | 90 | 5,000 | 7 yrs | 10% / 10% | 02/13/2026 | | 4.95 | 4.95 | 7 yrs | 4.95 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| 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+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Low Band | A | 85 | 10,000 | 7 yrs | Int / Int | 02/24/2026 ↻ 03/03/2026 | | 4.85 4.80 | -0.05 4.85 ↓ 4.80 | 7 yrs | 4.85 4.80 | 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 | 02/24/2026 ↻ 03/03/2026 | | 4.85 4.80 | -0.05 4.85 ↓ 4.80 | 7 yrs | 4.85 4.80 | 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% | 02/17/2026 | | 4.80 | 4.80 | 7 yrs | 4.80 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band | A | 84 | 20,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.75 4.75 | 0.00 4.75 ↕ 4.75 | 7 yrs ↻ | 4.75 4.75 | 0-79: 2.75+ 80-UP: 2.75+ |

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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 |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| 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+ |
| THE STANDARD Focused Growth Annuity 7 MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | Int / Int | 02/03/2026 | | 4.70 | 4.70 | 7 yrs ↻ | 4.70 | 0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+ |
| 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 ↻ 03/01/2026 | | 4.70 4.70 | 0.00 4.70 ↕ 4.70 | 7 yrs | 4.70 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 Multi-Choice 7 MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | 0% / 0% | 02/03/2026 | | 4.65 | 4.65 | 7 yrs ↻ | 4.65 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Low Band | A | 84 | 20,000 | 7 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 4.60 4.60 | 0.00 4.60 ↕ 4.60 | 7 yrs ↻ | 4.60 4.60 | 0-79: 2.75+ 80-UP: 2.75+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | Int / Int | 02/03/2026 | | 4.60 | 4.60 | 7 yrs ↻ | 4.60 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.55 | 4.55 | 7 yrs ↻ | 4.55 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band | A++ | 88 | 100,000 | 7 yrs | 10% / 10% | 09/22/2025 ↻ 03/02/2026 | | 4.55 4.45 | -0.10 4.55 ↓ 4.45 | 7 yrs | 4.55 4.45 | 0-80: 3.50+ 81-UP: 1.50+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.45 | 4.45 | 7 yrs ↻ | 4.45 | 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 ↻ 03/01/2026 | | 4.45 4.45 | 0.00 4.45 ↕ 4.45 | 7 yrs | 4.45 4.45 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|----------------|---------------------|--|
| MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i> | 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 Focused Growth Annuity 7 MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | Int / Int | 02/03/2026 | | 4.40 | 4.40 | 7 yrs ↻ | 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% | 02/03/2026 | | 4.35 | 4.35 | 7 yrs ↻ | 4.35 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | Int / Int | 02/03/2026 | | 4.30 | 4.30 | 7 yrs ↻ | 4.30 | 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 10% Withdrawal Provision MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | 0% / 10% | 02/03/2026 | | 4.25 | 4.25 | 7 yrs ↻ | 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 ↻ 03/02/2026 | | 4.20 4.20 | 0.00 4.20 | 7 yrs | 4.20 4.20 | 0-80: 3.50+ 81-UP: 1.50+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 4.15 | 4.15 | 7 yrs ↻ | 4.15 | 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% | 02/03/2026 | | 4.15 | 4.15 | 7 yrs ↻ | 4.15 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 02/24/2026 | | 3.90 | 3.90 | 7 yrs ↻ | 3.90 | 18-75: 2.50+ 76-85: 1.25+ |
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 10% / 10% | 02/17/2026 | | 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 ↻ 03/01/2026 | | 5.20 5.20 | 0.00 5.20 | 8 yrs ↻ | 5.20 5.20 | 18-75: 1.45+ 76-80: 0.90+ 81-UP: 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|---|
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 5.10 | 5.10 | 8 yrs ↻ | 5.10 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 Low Band | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 High Band | 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 ↻ 03/01/2026 | | 5.10 5.10 | 5.10 5.10 0.00 ↻ | 9 yrs ↻ | 5.10 5.10 | 0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA Low Band | 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 High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 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 Low Band | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 02/13/2026 | | 4.85 | 4.85 | 9 yrs ↻ | 4.85 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| Rate Guaranteed 10-Years | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band | A | 84 | 70,000 | 10 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.45 5.35 | 5.45 5.35 -0.10 ↓ | 10 yrs ↻ | 5.45 5.35 | 0-79: 2.75+ 80-UP: 2.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band | A | 84 | 100,000 | 10 yrs ↻ | 0% / 10% | 01/22/2026 ↻ 02/27/2026 | | 5.45 5.35 | 5.45 5.35 -0.10 ↓ | 10 yrs ↻ | 5.45 5.35 | 0-79: 2.75+ 80-UP: 2.75+ |

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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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------|---------------------|--|
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i> | A | 84 | 70,000 | 10 yrs | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.30 5.20 | -0.10 5.30 ↓ 5.20 | 10 yrs | 5.30 5.20 | 0-79: 2.75+ 80-UP: 2.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i> | A | 84 | 100,000 | 10 yrs | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.30 5.20 | -0.10 5.30 ↓ 5.20 | 10 yrs | 5.30 5.20 | 0-79: 2.75+ 80-UP: 2.75+ |
| 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% | 02/13/2026 | | 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 ↪ 03/01/2026 | | 5.15 5.15 | 0.00 5.15 ↔ 5.15 | 10 yrs | 5.15 5.15 | 18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i> | A | 84 | 20,000 | 10 yrs | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 5.10 5.00 | -0.10 5.10 ↓ 5.00 | 10 yrs | 5.10 5.00 | 0-79: 2.75+ 80-UP: 2.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 02/13/2026 | | 5.10 | 5.10 | 10 yrs | 5.10 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 0% / 0% | 02/13/2026 | | 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% | 02/13/2026 | | 5.00 | 5.00 | 10 yrs | 5.00 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i> | A | 84 | 20,000 | 10 yrs | 0% / 10% | 01/22/2026 ↪ 02/27/2026 | | 4.95 4.85 | -0.10 4.95 ↓ 4.85 | 10 yrs | 4.95 4.85 | 0-79: 2.75+ 80-UP: 2.75+ |
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 10% / 10% | 02/17/2026 | | 4.95 | 4.95 | 10 yrs | 4.95 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ |

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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 10 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 02/13/2026 | | 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% | 02/13/2026 | | 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% | 02/24/2026 | | 4.50 | 4.50 | 10 yrs | 4.50 | 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 | 02/03/2026 | | 4.40 | 4.40 | 10 yrs | 4.40 | 0-80: 3.00+ |
| THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i> | A | 80 | 15,000 | 10 yrs | Int / Int | 02/03/2026 | | 4.10 | 4.10 | 10 yrs | 4.10 | 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% | 02/24/2026 | | 3.90 | 3.90 | 10 yrs | 3.90 | 18-75: 2.50+ 76-85: 1.25+ |
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 10% / 10% | 02/17/2026 | | 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+ |