

Contracting & Sales Support 800-373-9697

List filtered for Lincoln Financial ,The Standard,Guaranty Income Life,American Equity Investment Life Insurance Company,Western United Life Insurance Company.,MassMutual Ascend Life Insurance Company,American National Insurance Company,Athene IA,American General Life Insurance Company,EquiTrust Life Insurance Company,Symetra Life Insurance Company,Royal Neighbors of America,Nationwide Life Insurance Company,Oxford Life Insurance Company,Sagicor Life Insurance Company,Clear Spring Life,Mutual of Omaha,Manhattan Life Insurance Company ,Nassau Life and Annuity Company,GBU Life,National Life Group,Axonic Insurance ,Knighthead Life,American Gulf

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												
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	02/23/2026		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
GBU LIFE Asset Guard Select 2 MVA Low Band	A-	95	25,000	2 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	2 yrs ↻	4.75	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
GBU LIFE Asset Guard Select 2 MVA High Band	A-	95	100,000	2 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	2 yrs ↻	4.75	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	02/23/2026		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
Rate Guaranteed 3-Years												
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	02/23/2026		5.40	5.40	3 yrs ↻	5.40	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.60	5.60	3 yrs	5.31	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) High Band	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.50	5.50	3 yrs	5.22	0-80: 1.50+ 81-UP: 0.75+
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	02/23/2026		5.10	5.10	3 yrs ↻	5.10	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 0%	12/15/2025		5.35	5.35	3 yrs	5.09	0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00	0-80: 2.00+ 81-90: 1.50+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) Low Band	A-	85	10,000	3 yrs	0% / 0%	12/15/2025		5.25	5.25	3 yrs	5.00	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	10% / 10%	12/15/2025		5.25	5.25	3 yrs	5.00	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) High Band	A-	85	100,000	3 yrs	10% / 10%	12/15/2025		5.15	5.15	3 yrs	4.91	0-80: 1.50+ 81-UP: 0.75+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs	0% / 0%	09/29/2025		4.85	4.85	3 yrs	4.85	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	11/21/2025		4.80	4.80	3 yrs	4.80	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	12/15/2025		5.00	5.00	3 yrs	4.77	0-80: 1.50+ 81-UP: 0.75+
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	3 yrs	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	3 yrs	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	11/21/2025		4.75	4.75	3 yrs	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	02/16/2026		4.75	4.75	3 yrs	4.75	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
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+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	12/15/2025		4.90	4.90	3 yrs	4.68	0-80: 1.50+ 81-UP: 0.75+
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+

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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+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs ↻	10% / 10%	09/29/2025		4.65	4.65	3 yrs ↻	4.65	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Low Band	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 High Band	A	85	250,000	3 yrs	Int / Int	02/24/2026 ↻ 03/03/2026		4.65 4.60	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 Mid Band	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 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	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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA Low Band	A-	90	25,000	3 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
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 Low Band	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 Low Band	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 High Band	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+

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AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Mid Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Mid Band	A-	90	50,000	3 yrs ↻	0% / 10%	11/21/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	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+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Low Band	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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	02/16/2026		4.45	4.45	3 yrs ↻	4.45	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ATHENE IA Athene Max Rate 3 MVA Low Band	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 Low Band	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+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Low Band	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 Mid Band	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	09/29/2025		4.35	4.35	3 yrs	4.35	See Notes
THE STANDARD Multi-Choice 3 MVA High Band	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 High Band	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+

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GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	09/23/2025		4.30	4.30	3 yrs ↻	4.30	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	09/23/2025		4.30	4.30	3 yrs ↻	4.30	0-74: 1.85+ 75-UP: 0.93+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 3 CA	B++	99	10,000	3 yrs	Int / Int	09/29/2025		4.25	4.25	3 yrs	4.25	See Notes
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	09/23/2025		4.20	4.20	3 yrs ↻	4.20	0-74: 1.85+ 75-UP: 0.93+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 NY	B++	99	10,000	3 yrs	Int / Int	12/08/2025		4.15	4.15	3 yrs	4.15	0-80: 1.85+ 81-90: 1.25+ 91-99: 1.00+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3	B++	99	10,000	3 yrs	Int / Int	12/08/2025		4.10	4.10	3 yrs	4.10	0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 CA	B++	99	10,000	3 yrs	Int / Int	12/08/2025		4.10	4.10	3 yrs	4.10	0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+
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	-0.10 4.05 ↓ 3.95	3 yrs	4.05 3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+

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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+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	11/21/2025		3.75	3.75	3 yrs ↻	3.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
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	-0.10 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												
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	-0.25 5.00 ↓ 4.75	4 yrs ↻	5.00 4.75	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	02/01/2026		5.00	5.00	4 yrs ↻	5.00	0-80: 2.50+ 81-UP: 1.30+

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CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	02/16/2026		4.90	4.90	4 yrs ↻	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	4 yrs ↻	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	4 yrs ↻	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	11/21/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	02/16/2026		4.60	4.60	4 yrs ↻	4.60	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	4 yrs ↻	4.55	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	11/21/2025		4.50	4.50	4 yrs ↻	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	09/23/2025		4.40	4.40	4 yrs ↻	4.40	0-74: 2.25+ 75-UP: 1.13+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	11/21/2025		3.95	3.95	4 yrs ↻	3.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
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+

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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
Rate Guaranteed 5-Years												
AMERICAN GULF Anchor MYGA 5 MVA	B++	89	10,000	5 yrs ↻	0% / 0%	09/22/2025		6.30	6.30	5 yrs ↻	6.30	0-75: 2.00+ 76-80: 1.75+ 81-UP: 0.75+
AXONIC INSURANCE Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs ↻	0% / 10%	02/23/2026		5.65	5.65	5 yrs ↻	5.65	0-89: 2.25+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 0%	12/15/2025		6.30	6.30	5 yrs	5.63	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) High Band	A-	85	100,000	5 yrs	0% / 0%	12/15/2025		6.20	6.20	5 yrs	5.55	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA Low Band	A-	85	10,000	5 yrs	0% / 0%	12/15/2025		6.05	6.05	5 yrs	5.43	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) Low Band	A-	85	10,000	5 yrs	0% / 0%	12/15/2025		5.95	5.95	5 yrs	5.35	0-80: 2.50+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs ↻	0% / 10%	02/23/2026		5.30	5.30	5 yrs ↻	5.30	0-89: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/21/2025		5.25	5.25	5 yrs ↻	5.25	0-80: 3.00+ 81-90: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	02/01/2026		5.25	5.25	5 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.30+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs ↻	0% / 0%	09/29/2025		5.25	5.25	5 yrs ↻	5.25	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA High Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA High Band	A-	90	75,000	5 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA High Band	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+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	10% / 10%	12/15/2025		5.75	5.75	5 yrs	5.18	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	11/21/2025		5.15	5.15	5 yrs ↻	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 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 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+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	09/29/2025		5.10	5.10	5 yrs ↻	5.10	See Notes
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+
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+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/15/2025		5.65	5.65	5 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	02/01/2026		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.30+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	02/16/2026		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	02/23/2026		5.00	5.00	5 yrs ↻	5.00	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	02/23/2026		5.00	5.00	5 yrs ↻	5.00	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+
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+

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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 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+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	12/15/2025		5.50	5.50	5 yrs	4.98	0-80: 2.50+ 81-UP: 1.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 10%	11/21/2025		4.95	4.95	5 yrs	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	11/21/2025		4.90	4.90	5 yrs	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	12/15/2025		5.40	5.40	5 yrs	4.90	0-80: 2.50+ 81-UP: 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 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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
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+
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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	02/16/2026		4.75	4.75	5 yrs ↻	4.75	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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	4.75 ↓ 4.70	5 yrs	4.75 4.70	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	02/24/2026 ↻ 03/03/2026		4.75 4.70	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	09/29/2025		4.70	4.70	5 yrs	4.70	See Notes

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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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	09/23/2025		4.70	4.70	5 yrs	4.70	0-74: 2.75+ 75-UP: 1.50+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 NY	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		4.60	4.60	5 yrs	4.60	0-84: 2.50+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	09/29/2025		4.50	4.50	5 yrs	4.50	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	09/29/2025		4.50	4.50	5 yrs	4.50	See Notes
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	11/21/2025		4.45	4.45	5 yrs	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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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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+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		4.30	4.30	5 yrs	4.30	0-84: 2.50+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 CA	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		4.30	4.30	5 yrs	4.30	0-84: 2.50+
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+
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	09/29/2025		4.20	4.20	5 yrs	4.20	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	09/29/2025		4.20	4.20	5 yrs	4.20	See Notes
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+

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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 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+
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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 ROP	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		4.00	4.00	5 yrs	4.00	0-84: 2.50+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 CA ROP	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		4.00	4.00	5 yrs	4.00	0-84: 2.50+
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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 NY ROP	B++	84	10,000	5 yrs	15% / 15%	12/08/2025		3.65	3.65	5 yrs	3.65	0-84: 2.50+
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 GULF Anchor MYGA 6 MVA	B++	89	10,000	6 yrs ↻	0% / 0%	09/22/2025		6.30	6.30	6 yrs ↻	6.30	0-75: 2.00+ 76-80: 1.75+ 81-UP: 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
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	10/21/2025		5.35	5.35	6 yrs	5.35	0-80: 3.00+ 81-90: 2.25+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	11/21/2025		5.25	5.25	6 yrs	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs	5% / 5%	02/01/2026		5.25	5.25	6 yrs	5.25	0-80: 3.00+ 81-UP: 1.55+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	11/21/2025		5.20	5.20	6 yrs	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	02/16/2026		5.10	5.10	6 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs	0% / 10%	11/21/2025		5.05	5.05	6 yrs	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	11/21/2025		5.00	5.00	6 yrs ↻	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	02/16/2026		4.80	4.80	6 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	11/21/2025		4.65	4.65	6 yrs ↻	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	09/29/2025		4.50	4.50	6 yrs	4.50	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	09/29/2025		4.50	4.50	6 yrs	4.50	See Notes
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6	B++	84	25,000	6 yrs	15% / 15%	12/08/2025		4.35	4.35	6 yrs	4.35	0-84: 2.75+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 CA	B++	84	25,000	6 yrs	15% / 15%	12/08/2025		4.35	4.35	6 yrs	4.35	0-84: 2.75+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	6 yrs ↻	4.00	0-74: 2.75+ 75-UP: 1.38+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 NY	B++	84	25,000	6 yrs	15% / 15%	12/08/2025		3.75	3.75	6 yrs	3.75	0-84: 2.75+
Rate Guaranteed 7-Years												
AMERICAN GULF Anchor MYGA 7 MVA	B++	89	10,000	7 yrs ↻	0% / 0%	09/22/2025		6.30	6.30	7 yrs ↻	6.30	0-75: 2.00+ 76-80: 1.75+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	12/15/2025		6.50	6.50	7 yrs	5.50	0-80: 2.50+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	02/23/2026		5.50	5.50	7 yrs ↻	5.50	0-89: 3.25+

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KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	12/15/2025		6.40	6.40	7 yrs	5.43	0-80: 2.50+ 81-UP: 1.00+
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+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	12/15/2025		6.25	6.25	7 yrs	5.32	0-80: 2.50+ 81-UP: 1.00+
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	5.30 ↓ 5.05	7 yrs ↻	5.30 5.05	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	02/01/2026		5.30	5.30	7 yrs ↻	5.30	0-80: 3.00+ 81-85: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	09/29/2025		5.25	5.25	7 yrs ↻	5.25	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	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+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	12/15/2025		6.15	6.15	7 yrs	5.25	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/21/2025		5.20	5.20	7 yrs	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	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 <i>Mid Band</i>	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+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	02/23/2026		5.20	5.20	7 yrs ↻	5.20	0-89: 3.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10	7 yrs	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+

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NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	02/01/2026		5.10	5.10	7 yrs	5.10	0-80: 3.00+ 81-85: 1.55+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs	10% / 10%	09/29/2025		5.10	5.10	7 yrs	5.10	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	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 <i>Low Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/16/2026		5.10	5.10	7 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	12/15/2025		5.95	5.95	7 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/21/2025		5.05	5.05	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	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 <i>Mid Band</i>	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 <i>High Band</i>	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+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	12/15/2025		5.85	5.85	7 yrs	5.03	0-80: 2.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	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+

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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 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 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+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA Low Band	A-	85	10,000	7 yrs	10% / 10%	12/15/2025		5.70	5.70	7 yrs	4.91	0-80: 2.50+ 81-UP: 1.00+
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	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	4.85 ↓ 4.80	7 yrs	4.85 4.80	0-75: 3.25+ 76-85: 2.25+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) Low Band	A-	85	10,000	7 yrs	10% / 10%	12/15/2025		5.60	5.60	7 yrs	4.84	0-80: 2.50+ 81-UP: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
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+
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	02/16/2026		4.80	4.80	7 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+

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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
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	09/29/2025		4.70	4.70	7 yrs	4.70	See Notes
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	7 yrs ↻	4.70	0-74: 3.00+ 75-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Low Band	A-	90	15,000	7 yrs	0% / 10%	11/21/2025		4.70	4.70	7 yrs	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
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+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	09/29/2025		4.55	4.55	7 yrs	4.55	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	09/29/2025		4.55	4.55	7 yrs	4.55	See Notes
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+

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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 7 MVA MVA <i>Low Band</i>	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+
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+
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	09/29/2025		4.40	4.40	7 yrs	4.40	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	09/29/2025		4.40	4.40	7 yrs	4.40	See Notes
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		4.40	4.40	7 yrs	4.40	0-84: 3.00+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 CA	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		4.40	4.40	7 yrs	4.40	0-84: 3.00+
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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 ROP	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		4.25	4.25	7 yrs	4.25	0-84: 3.00+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		4.25	4.25	7 yrs	4.25	0-84: 3.00+
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 4.20	7 yrs	4.20 4.20	0-80: 3.50+ 81-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
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	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 Low Band	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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 NY	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		3.95	3.95	7 yrs	3.95	0-84: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA Low Band	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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 NY ROP	B++	84	10,000	7 yrs	15% / 15%	12/08/2025		3.70	3.70	7 yrs	3.70	0-84: 3.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA Low Band	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												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/21/2025		5.40	5.40	8 yrs ↻	5.40	0-80: 3.00+ 81-90: 2.25+
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	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+
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+
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	8 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	02/16/2026		4.80	4.80	8 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10	0-74: 3.00+ 75-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
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Low Band	A-	90	10,000	8 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	8 yrs ↻	4.00	0-74: 3.00+ 75-UP: 1.50+
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	0.00 5.10 ↻ 5.10	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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	9 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	02/16/2026		4.80	4.80	9 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Mid Band	A-	90	100,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	9 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	9 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Low Band	A-	90	10,000	9 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	9 yrs ↻	4.00	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 10-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/21/2025		5.50	5.50	10 yrs ↻	5.50	0-80: 3.00+ 81-90: 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
AXONIC INSURANCE Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs ↻	0% / 10%	02/23/2026		5.50	5.50	10 yrs ↻	5.50	0-89: 4.00+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA High Band	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 High Band	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 Low Band	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+
AXONIC INSURANCE Waypoint 10 MYGA MVA Low Band	A-	89	20,000	10 yrs ↻	0% / 10%	02/23/2026		5.20	5.20	10 yrs ↻	5.20	0-89: 4.00+
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	5.15 ↕ 5.15	10 yrs ↻	5.15 5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	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 Mid Band	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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	10 yrs ↻	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA Low Band	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+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA High Band	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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band	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 Low Band	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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	02/16/2026		4.80	4.80	10 yrs ↻	4.80	0-80: 3.00+ 81-85: 2.25+ 86-90: 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
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10	10 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10	10 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	09/23/2025		4.00	4.00	10 yrs	4.00	0-74: 3.25+ 75-UP: 1.63+
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+