

Sales support and licensing 800-373-9697

List filtered for The Standard,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,Sagicor Life Insurance Company,Mutual of Omaha,National Life Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		4.90	4.90	3 yrs ↻	4.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
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+
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%	01/01/2026		4.75	4.75	3 yrs ↻	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	01/01/2026		4.75	4.75	3 yrs ↻	4.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ATHENE IA Athene Max Rate 3 MVA <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 Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	01/01/2026		4.65	4.65	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		4.65	4.65	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	12/30/2025		4.65	4.65	3 yrs	4.65	0-75: 1.50+ 76-85: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.60	4.60	3 yrs ↻	4.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 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
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+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	12/30/2025		4.60	4.60	3 yrs	4.60	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	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%	01/01/2026		4.55	4.55	3 yrs ↻	4.55	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	01/01/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	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 Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	01/01/2026		4.50	4.50	3 yrs	4.50	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2026		4.50	4.50	3 yrs ↻	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	01/01/2026		4.40	4.40	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/30/2025		4.40	4.40	3 yrs	4.40	0-75: 1.50+ 76-85: 0.75+

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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	50,000	3 yrs	Int / Int	12/30/2025		4.40	4.40	3 yrs	4.40	0-75: 1.50+ 76-85: 0.75+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	11/24/2025		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 Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	11/24/2025		4.25	4.25	3 yrs ↻	4.25	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	11/24/2025		4.25	4.25	3 yrs ↻	4.25	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	11/24/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	11/24/2025		4.10	4.10	3 yrs ↻	4.10	0-80: 1.50+ 81-93: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	11/24/2025		4.00	4.00	3 yrs ↻	4.00	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	11/24/2025		3.95	3.95	3 yrs ↻	3.95	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	11/24/2025		3.95	3.95	3 yrs ↻	3.95	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	11/24/2025		3.90	3.90	3 yrs ↻	3.90	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+

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	11/24/2025		3.80	3.80	3 yrs ↻	3.80	0-80: 1.50+ 81-93: 0.50+
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		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
Rate Guaranteed 4-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	01/01/2026		4.95	4.95	4 yrs ↻	4.95	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
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+
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+
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+
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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35	18-75: 1.50+ 76-85: 0.75+
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%	12/22/2025		3.90	3.90	4 yrs ↻	3.90	18-75: 1.50+ 76-85: 0.75+
Rate Guaranteed 5-Years												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	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 <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+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.20	5.20	5 yrs	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	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+
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 MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		5.10	5.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	01/01/2026		5.05	5.05	5 yrs	5.05	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%	01/01/2026		5.00	5.00	5 yrs	5.00	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
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 Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	01/01/2026		5.00	5.00	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA <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 MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	01/01/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/19/2025		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	12/30/2025		4.95	4.95	5 yrs	4.95	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	12/30/2025		4.95	4.95	5 yrs	4.95	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 (state specific) MVA <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 Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	01/01/2026		4.85	4.85	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2026		4.85	4.85	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA 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+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	01/01/2026		4.75	4.75	5 yrs	4.75	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	12/30/2025		4.75	4.75	5 yrs	4.75	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	12/30/2025		4.75	4.75	5 yrs	4.75	0-75: 2.50+ 76-85: 1.75+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	01/05/2026		4.75	4.75	5 yrs	4.75	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
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+

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THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	11/24/2025		4.70	4.70	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025		4.65	4.65	5 yrs	4.65	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	11/24/2025		4.60	4.60	5 yrs ↻	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.50	4.50	5 yrs ↻	4.50	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	11/24/2025		4.50	4.50	5 yrs ↻	4.50	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+
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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/19/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	11/24/2025		4.40	4.40	5 yrs ↻	4.40	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
NATIONAL LIFE GROUP RetireMax Secure 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.40	4.40	5 yrs	4.40	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	11/24/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	11/24/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	11/24/2025		4.30	4.30	5 yrs ↻	4.30	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%	11/24/2025		4.20	4.20	5 yrs ↻	4.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	12/16/2025		4.10	4.10	5 yrs	4.10	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	01/05/2026		4.10	4.10	5 yrs ↻	4.10	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%	12/22/2025		4.05	4.05	5 yrs ↻	4.05	18-75: 2.00+ 76-85: 1.00+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	01/05/2026		3.95	3.95	5 yrs ↻	3.95	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
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%	01/01/2026		9.70	4.70	6 yrs ↻	5.52	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
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	01/01/2026		5.40	5.40	6 yrs ↻	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		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%	01/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		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%	01/01/2026		9.30	4.30	6 yrs ↻	5.12	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
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+
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+
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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.05	4.05	6 yrs ↻	4.05	18-75: 2.00+ 76-85: 1.00+

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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 7-Years												
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+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs 	Int / 10%	01/01/2026		5.25	5.25	7 yrs 	5.25	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
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 MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	01/01/2026		5.20	5.20	7 yrs 	5.20	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	01/01/2026		5.10	5.10	7 yrs 	5.10	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
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 MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	01/01/2026		5.05	5.05	7 yrs 	5.05	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	12/30/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	12/30/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	01/01/2026		5.00	5.00	7 yrs	5.00	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.95	4.95	7 yrs	4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	01/01/2026		4.95	4.95	7 yrs 	4.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	01/01/2026		4.95	4.95	7 yrs	4.95	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	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+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	01/05/2026		4.90	4.90	7 yrs	4.90	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	01/01/2026		4.85	4.85	7 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2026		4.85	4.85	7 yrs	4.85	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	12/30/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	12/30/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	01/01/2026		4.75	4.75	7 yrs	4.75	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	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 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.70	4.70	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	11/24/2025		4.65	4.65	7 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	11/24/2025		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 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	11/24/2025		4.55	4.55	7 yrs ↻	4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	11/24/2025		4.50	4.50	7 yrs ↻	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
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%	12/19/2025		4.45	4.45	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	11/24/2025		4.40	4.40	7 yrs ↻	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	7 yrs ↻	4.35	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	11/24/2025		4.35	4.35	7 yrs ↻	4.35	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	01/05/2026		4.35	4.35	7 yrs ↻	4.35	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	11/24/2025		4.30	4.30	7 yrs ↻	4.30	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	11/24/2025		4.25	4.25	7 yrs ↻	4.25	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	11/24/2025		4.20	4.20	7 yrs ↻	4.20	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+

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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>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	01/05/2026		4.20	4.20	7 yrs ↻	4.20	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	12/22/2025		4.10	4.10	7 yrs ↻	4.10	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	11/24/2025		4.10	4.10	7 yrs ↻	4.10	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
Rate Guaranteed 8-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	01/01/2026		5.20	5.20	8 yrs ↻	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		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 <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	8 yrs ↻	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2026		4.85	4.85	8 yrs ↻	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 9-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	01/01/2026		5.20	5.20	9 yrs ↻	5.20	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	01/01/2026		5.10	5.10	9 yrs ↻	5.10	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	9 yrs ↻	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2026		4.85	4.85	9 yrs ↻	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+

Sales support and licensing 800-373-9697

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 10-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs 	Int / Int	01/01/2026		5.30	5.30	10 yrs 	5.30	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.25	5.25	10 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	01/01/2026		5.20	5.20	10 yrs 	5.20	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs 	Int / 10%	01/01/2026		5.15	5.15	10 yrs 	5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		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%	01/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	01/01/2026		5.00	5.00	10 yrs	5.00	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2026		4.85	4.85	10 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs 	Int / Int	11/24/2025		4.35	4.35	10 yrs 	4.35	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	12/22/2025		4.10	4.10	10 yrs	4.10	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs 	Int / Int	11/24/2025		4.05	4.05	10 yrs 	4.05	0-80: 3.00+
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+