

Sales support and licensing 800-373-9697

List filtered for 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, Sagico Life Insurance Company, Clear Spring Life, Mutual of Omaha, Nassau Life and Annuity Company, Upstream Life, GBU Life, National Life Group, Axonic Insurance Services

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												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/15/2025		5.40	5.40	2 yrs ↻	5.40	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/15/2025		5.30	5.30	2 yrs ↻	5.30	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.15	5.15	2 yrs ↻	5.15	81-UP: 0.50+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.05	5.05	2 yrs ↻	5.05	81-UP: 0.50+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	12/18/2025		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/15/2025		6.00	6.00	3 yrs ↻	6.00	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/15/2025		5.90	5.90	3 yrs ↻	5.90	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.75	5.75	3 yrs ↻	5.75	81-UP: 1.05+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.65	5.65	3 yrs ↻	5.65	81-UP: 1.05+
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025		5.45	5.45	3 yrs ↻	5.45	0-89: 1.50+
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	12/18/2025		5.15	5.15	3 yrs ↻	5.15	0-89: 1.50+

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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+
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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	01/01/2026		4.90	4.90	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	3 yrs ↻	4.85	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%	11/10/2025		4.85	4.85	3 yrs ↻	4.85	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
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+
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+

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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 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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	01/01/2026		4.60	4.60	3 yrs	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
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+

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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+
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+
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
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 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+
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 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+

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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+
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+
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+
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+
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+

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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		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	3 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		6.00	6.00	4 yrs ↻	6.00	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		5.90	5.90	4 yrs ↻	5.90	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.75	5.75	4 yrs ↻	5.75	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.65	5.65	4 yrs ↻	5.65	81-UP: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	01/01/2026		5.15	5.15	4 yrs ↻	5.15	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	01/01/2026		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
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+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	4 yrs ↻	4.85	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%	11/10/2025		4.85	4.85	4 yrs ↻	4.85	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
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+

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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%	01/01/2026		4.75	4.75	4 yrs ↻	4.75	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%	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												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		6.00	6.00	5 yrs ↻	6.00	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		5.90	5.90	5 yrs ↻	5.90	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025		5.75	5.75	5 yrs ↻	5.75	81-UP: 1.80+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	12/18/2025		5.70	5.70	5 yrs ↻	5.70	0-89: 2.25+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025		5.65	5.65	5 yrs ↻	5.65	81-UP: 1.80+

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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
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	01/01/2026		5.40	5.40	5 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.30+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	12/18/2025		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+
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
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	01/01/2026		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.30+
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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2026		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	11/10/2025		5.10	5.10	5 yrs ↻	5.10	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%	11/10/2025		5.10	5.10	5 yrs ↻	5.10	0-80: 2.75+ 81-90: 1.30+ 91-95: 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

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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%	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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 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+

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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 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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	01/01/2026		4.90	4.90	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
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+
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+
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
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+

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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 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+
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
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+

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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>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+
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+
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
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+

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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>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+
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+
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												
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	6 yrs ↻	5.55	0-80: 2.45+
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+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.45	5.45	6 yrs ↻	5.45	0-80: 2.45+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs ↻	5% / 5%	01/01/2026		5.40	5.40	6 yrs ↻	5.40	0-80: 3.00+ 81-UP: 1.55+
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+
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+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025		5.30	5.30	6 yrs ↻	5.30	81-UP: 1.85+

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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>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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/01/2026		5.25	5.25	6 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs	Int / Int	05/15/2025		5.20	5.20	6 yrs	5.20	81-UP: 2.05+
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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	01/01/2026		4.95	4.95	6 yrs	4.95	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
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+

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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 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+
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+
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+
Rate Guaranteed 7-Years												
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	12/18/2025		5.50	5.50	7 yrs ↻	5.50	0-89: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	01/01/2026		5.45	5.45	7 yrs ↻	5.45	0-80: 3.00+ 81-85: 1.55+
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/15/2025		5.40	5.40	7 yrs ↻	5.40	0-80: 2.75+
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/15/2025		5.30	5.30	7 yrs ↻	5.30	0-80: 2.75+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	01/01/2026		5.25	5.25	7 yrs ↻	5.25	0-80: 3.00+ 81-85: 1.55+
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
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+

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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 SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	12/18/2025		5.20	5.20	7 yrs ↻	5.20	0-89: 3.25+
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/15/2025		5.15	5.15	7 yrs ↻	5.15	81-UP: 1.90+
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+
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>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+
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/15/2025		5.05	5.05	7 yrs ↻	5.05	81-UP: 1.90+
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+
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+

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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
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	01/01/2026		4.95	4.95	7 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	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 <i>High Band</i>	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+
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+
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
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	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 <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+

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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+
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+
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 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+
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
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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	11/24/2025		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+
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												
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+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2026		4.95	4.95	8 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	01/01/2026		4.95	4.95	8 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	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 <i>Low Band</i>	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												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	01/01/2026		5.25	5.25	9 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	01/01/2026		4.95	4.95	9 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+

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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 9 MVA <i>Mid Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	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+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/18/2025		5.50	5.50	10 yrs ↻	5.50	0-89: 4.00+
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/15/2025		5.40	5.40	10 yrs ↻	5.40	0-80: 2.80+
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+
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/15/2025		5.30	5.30	10 yrs ↻	5.30	0-80: 2.80+
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	10 yrs ↻	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
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+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	12/18/2025		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%	01/01/2026		5.15	5.15	10 yrs ↻	5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/15/2025		5.15	5.15	10 yrs ↻	5.15	81-UP: 2.05+
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+

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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 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+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs	Int / Int	05/15/2025		5.05	5.05	10 yrs	5.05	81-UP: 2.05+
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	01/01/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
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+
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+
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+
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. 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+
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs	Int / Int	05/15/2025		4.90	4.90	15 yrs	4.90	0-80: 3.20+

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UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025		4.80	4.80	15 yrs ↻	4.80	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.65	4.65	15 yrs ↻	4.65	See Notes
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.55	4.55	15 yrs ↻	4.55	See Notes