MYGA Products

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List filtered for AM Best A or better,The Standard,Guaranty Income Life,Western United Life Insurance Company.,MassMutual Ascend Life Insurance Company,Athene IA,American General Life Insurance Company,EquiTrust Life Insurance Company,Symetra Life Insurance Company,Liberty Bankers Life,Royal Neighbors of America,Nationwide Life Insurance Company,Oxford Life Insurance Company,Sagicor Life Insurance Company,Clear Spring Life,Mutual of Omaha,Capitol Life Insurance Company,Nassau Life and Annuity Company,Upstream Life ,GBU Life,Axonic Insurance

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years													
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *High Band*	A	85	250,000	3 yrs	Int / Int	08/03/2026		5.25	5.25	0.25	3 yrs	5.25	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	100,000	3 yrs	Int / Int	08/03/2026		5.20	5.20	0.25	3 yrs	5.20	0-75: 1.50+ 76-85: 0.75+
ATHENE IA Athene Max Rate 3 MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	08/01/2026		5.05	5.05	1.00	3 yrs ↻	5.05	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Low Band*	A	85	10,000	3 yrs	Int / Int	08/03/2026		5.00	5.00	0.25	3 yrs	5.00	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	08/03/2026		5.00	5.00	0.25	3 yrs	5.00	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA *High Band*	A	90	75,000	3 yrs ↻	0% / 10%	06/17/2026		4.95	4.95	1.15	3 yrs ↻	4.95	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA *High Band*	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.95	4.95	2.95	3 yrs ↻	4.95	18-75: 1.75+ 76-85: 1.45+
ATHENE IA Athene Max Rate 3 MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	07/24/2026		4.90	4.90	0.25	3 yrs	4.90	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	07/24/2026		4.90	4.90	0.25	3 yrs	4.90	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *High Band*	A	90	100,000	3 yrs ↻	0% / 10%	06/17/2026		4.90	4.90	1.15	3 yrs ↻	4.90	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+

↻ Surrender Charges restart after 30-day withdrawal window

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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA *High Band*	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.85	4.85	2.95	3 yrs ↻	4.85	18-75: 1.75+ 76-85: 1.45+
THE STANDARD Multi-Choice 3 MVA *High Band*	A	93	100,000	3 yrs ↻	0% / 0%	07/20/2026		4.80	4.80	0.10	3 yrs ↻	4.80	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	07/20/2026		4.75	4.75	0.10	3 yrs ↻	4.75	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA *High Band*	A	93	100,000	3 yrs ↻	Int / Int	07/20/2026		4.75	4.75	0.10	3 yrs ↻	4.75	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA *Low Band*	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.75	4.75	2.95	3 yrs ↻	4.75	18-75: 1.75+ 76-85: 1.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA *Low Band*	A	90	25,000	3 yrs ↻	0% / 10%	06/17/2026		4.70	4.70	1.15	3 yrs ↻	4.70	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA *High Band*	A	93	100,000	3 yrs ↻	0% / 10%	07/20/2026		4.70	4.70	0.10	3 yrs ↻	4.70	0-80: 1.50+ 81-93: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Mid Band*	A	90	50,000	3 yrs ↻	0% / 10%	06/17/2026		4.65	4.65	1.15	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA *Low Band*	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.65	4.65	2.95	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *High Band*	A	93	100,000	3 yrs ↻	0% / 10%	07/20/2026		4.60	4.60	0.10	3 yrs ↻	4.60	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 MVA *Low Band*	A	93	15,000	3 yrs ↻	0% / 0%	07/20/2026		4.50	4.50	0.10	3 yrs ↻	4.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA *Low Band*	A	93	15,000	3 yrs ↻	Int / Int	07/20/2026		4.45	4.45	0.10	3 yrs ↻	4.45	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA *Low Band*	A	93	15,000	3 yrs ↻	Int / Int	07/20/2026		4.45	4.45	0.10	3 yrs ↻	4.45	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA *Low Band*	A	93	15,000	3 yrs ↻	0% / 10%	07/20/2026		4.40	4.40	0.10	3 yrs ↻	4.40	0-80: 1.50+ 81-93: 0.50+

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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *Low Band*	A	93	15,000	3 yrs ↻	0% / 10%	07/20/2026		4.30	4.30	0.10	3 yrs ↻	4.30	0-80: 1.50+ 81-93: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA *High Band*	A++	90	100,000	3 yrs ↻	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs ↻	3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Low Band*	A	90	15,000	3 yrs ↻	0% / 10%	06/17/2026		3.90	3.90	1.15	3 yrs ↻	3.90	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA *Low Band*	A++	90	25,000	3 yrs ↻	10% / 10%	03/02/2026		3.60	3.60	0.25	3 yrs ↻	3.60	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%	08/01/2026		5.45	5.45	1.00	4 yrs ↻	5.45	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *High Band*	A	90	75,000	4 yrs ↻	0% / 10%	06/17/2026		4.95	4.95	1.15	4 yrs ↻	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *High Band*	A	90	100,000	4 yrs ↻	0% / 10%	06/17/2026		4.90	4.90	1.15	4 yrs ↻	4.90	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	4 yrs ↻	4.80	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *Low Band*	A	90	25,000	4 yrs ↻	0% / 10%	06/17/2026		4.70	4.70	1.15	4 yrs ↻	4.70	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Mid Band*	A	90	50,000	4 yrs ↻	0% / 10%	06/17/2026		4.65	4.65	1.15	4 yrs ↻	4.65	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.35	4.35	0.25	4 yrs ↻	4.35	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Low Band*	A	90	15,000	4 yrs ↻	0% / 10%	06/17/2026		4.10	4.10	1.15	4 yrs ↻	4.10	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+

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Rate Guaranteed 5-Years													
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *High Band*	A	90	75,000	5 yrs ↻	0% / 10%	06/17/2026		5.50	5.50	1.15	5 yrs ↻	5.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	08/01/2026		5.50	5.50	1.00	5 yrs ↻	5.50	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA *High Band*	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.50	5.50	2.95	5 yrs ↻	5.50	18-75: 2.00+ 76-85: 1.70+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/03/2026		5.50	5.50	0.50	5 yrs	5.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	100,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *High Band*	A	85	250,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.45	5.45	0.25	5 yrs	5.45	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *High Band*	A	90	100,000	5 yrs ↻	0% / 10%	06/17/2026		5.45	5.45	1.15	5 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ATHENE IA Athene Max Rate 5 (state specific) MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.40	5.40	0.25	5 yrs	5.40	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA *High Band*	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.40	5.40	2.95	5 yrs ↻	5.40	18-75: 2.00+ 76-85: 1.70+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA *Low Band*	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.30	5.30	2.95	5 yrs ↻	5.30	18-75: 2.00+ 76-85: 1.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Low Band*	A	85	10,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	50,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30	0-75: 2.50+ 76-85: 1.75+

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MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	07/06/2026		5.30	5.30	0.05	5 yrs ↻	5.30	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *Low Band*	A	90	25,000	5 yrs ↻	0% / 10%	06/17/2026		5.25	5.25	1.15	5 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ATHENE IA Athene Max Rate 5 MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	5 yrs	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Mid Band*	A	90	50,000	5 yrs ↻	0% / 10%	06/17/2026		5.20	5.20	1.15	5 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
THE STANDARD Multi-Choice 5 MVA *High Band*	A	93	100,000	5 yrs ↻	0% / 0%	07/20/2026		5.20	5.20	0.10	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA *Low Band*	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20	18-75: 2.00+ 76-85: 1.70+
ATHENE IA Athene Max Rate 5 (state specific) MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	5 yrs	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Focused Growth Annuity 5 MVA *High Band*	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA *High Band*	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15	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 *High Band*	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026		5.10	5.10	0.10	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *High Band*	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026		5.00	5.00	0.10	5 yrs ↻	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

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THE STANDARD Multi-Choice 5 MVA *Low Band*	A	93	15,000	5 yrs ↻	0% / 0%	07/20/2026		4.90	4.90	0.10	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA *Low Band*	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA *Low Band*	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *High Band*	A+	89	50,000	5 yrs ↻	10% / 10%	07/06/2026		4.85	4.85	0.25	5 yrs ↻	4.85	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	5 yrs ↻	4.80	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA *Low Band*	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026		4.80	4.80	0.10	5 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Low Band*	A	90	15,000	5 yrs ↻	0% / 10%	06/17/2026		4.75	4.75	1.15	5 yrs ↻	4.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *Low Band*	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026		4.70	4.70	0.10	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *Low Band*	A+	89	5,000	5 yrs ↻	10% / 10%	07/06/2026		4.70	4.70	0.25	5 yrs ↻	4.70	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA *High Band*	A++	89	100,000	5 yrs	10% / 10%	03/23/2026		4.65	4.65	0.25	5 yrs	4.65	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	5 yrs ↻	4.50	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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/03/2026		4.45	4.45	0.50	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 *Low Band*	A++	89	25,000	5 yrs	10% / 10%	03/23/2026		4.35	4.35	0.25	5 yrs	4.35	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
Rate Guaranteed 6-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	08/01/2026		5.85	5.85	1.00	6 yrs ↻	5.85	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *High Band*	A	90	75,000	6 yrs ↻	0% / 10%	06/17/2026		5.45	5.45	1.15	6 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *High Band*	A	90	100,000	6 yrs ↻	0% / 10%	06/17/2026		5.40	5.40	1.15	6 yrs ↻	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *Low Band*	A	90	25,000	6 yrs ↻	0% / 10%	06/17/2026		5.25	5.25	1.15	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Mid Band*	A	90	50,000	6 yrs ↻	0% / 10%	06/17/2026		5.20	5.20	1.15	6 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Low Band*	A	90	15,000	6 yrs ↻	0% / 10%	06/17/2026		4.85	4.85	1.15	6 yrs ↻	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	6 yrs ↻	4.80	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	6 yrs ↻	4.50	18-75: 2.00+ 76-85: 1.00+
Rate Guaranteed 7-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	08/01/2026		5.65	5.65	1.00	7 yrs ↻	5.65	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *High Band*	A	90	75,000	7 yrs	0% / 10%	06/17/2026		5.60	5.60	1.15	7 yrs	5.60	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+

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MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal 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	07/24/2026		5.55	5.55	0.25	7 yrs	5.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *High Band*	A	90	100,000	7 yrs	0% / 10%	06/17/2026		5.55	5.55	1.15	7 yrs	5.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ATHENE IA Athene Max Rate 7 (state specific) MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	07/24/2026		5.50	5.50	0.25	7 yrs	5.50	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 *Mid Band*	A	85	100,000	7 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	7 yrs	5.50	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *High Band*	A	85	250,000	7 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	7 yrs	5.50	0-75: 3.25+ 76-85: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *Low Band*	A	90	25,000	7 yrs	0% / 10%	06/17/2026		5.45	5.45	1.15	7 yrs	5.45	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Mid Band*	A	90	50,000	7 yrs	0% / 10%	06/17/2026		5.40	5.40	1.15	7 yrs	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	07/06/2026		5.35	5.35	0.05	7 yrs ↻	5.35	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA *Low Band*	A	85	10,000	7 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	7 yrs	5.30	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	08/03/2026		5.30	5.30	0.25	7 yrs	5.30	0-75: 3.25+ 76-85: 2.25+
ATHENE IA Athene Max Rate 7 MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.25	5.25	0.25	7 yrs	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 (state specific) MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	7 yrs	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *High Band*	A+	88	50,000	7 yrs ↻	10% / 10%	07/06/2026		5.10	5.10	0.25	7 yrs ↻	5.10	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+

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MYGA Products

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Low Band*	A	90	15,000	7 yrs	0% / 10%	06/17/2026		5.05	5.05	1.15	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
THE STANDARD Focused Growth Annuity 7 MVA *High Band*	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026		5.00	5.00	0.10	7 yrs ↻	5.00	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA *High Band*	A	90	100,000	7 yrs ↻	0% / 0%	07/20/2026		4.95	4.95	0.10	7 yrs ↻	4.95	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP *Low Band*	A+	88	5,000	7 yrs ↻	10% / 10%	07/06/2026		4.95	4.95	0.25	7 yrs ↻	4.95	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA *High Band*	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026		4.90	4.90	0.10	7 yrs ↻	4.90	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA *High Band*	A	90	100,000	7 yrs ↻	0% / 10%	07/20/2026		4.85	4.85	0.10	7 yrs ↻	4.85	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	7 yrs ↻	4.80	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP *High Band*	A	90	100,000	7 yrs ↻	0% / 10%	07/20/2026		4.75	4.75	0.10	7 yrs ↻	4.75	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA *Low Band*	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026		4.70	4.70	0.10	7 yrs ↻	4.70	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	08/03/2026		4.70	4.70	0.50	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA *High Band*	A++	88	100,000	7 yrs	10% / 10%	03/23/2026		4.70	4.70	0.25	7 yrs	4.70	0-80: 3.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 7 MVA *Low Band*	A	90	15,000	7 yrs ↻	0% / 0%	07/20/2026		4.65	4.65	0.10	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 *Low Band*	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026		4.60	4.60	0.10	7 yrs ↻	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.55	4.55	0.25	7 yrs ↻	4.55	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA *Low Band*	A	90	15,000	7 yrs ↻	0% / 10%	07/20/2026		4.55	4.55	0.10	7 yrs ↻	4.55	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP *Low Band*	A	90	15,000	7 yrs ↻	0% / 10%	07/20/2026		4.45	4.45	0.10	7 yrs ↻	4.45	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	08/03/2026		4.45	4.45	0.50	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA *Low Band*	A++	88	25,000	7 yrs	10% / 10%	03/23/2026		4.40	4.40	0.25	7 yrs	4.40	0-80: 3.50+ 81-UP: 1.50+
Rate Guaranteed 8-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	08/01/2026		5.35	5.35	1.00	8 yrs ↻	5.35	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
Rate Guaranteed 9-Years													
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA *High Band*	A	85	100,000	9 yrs ↻	Int / Int	07/01/2026		5.45	5.45	2.95	9 yrs ↻	5.45	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	08/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	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	07/01/2026		5.25	5.25	2.95	9 yrs ↻	5.25	18-75: 2.25+ 76-85: 2.00+
Rate Guaranteed 10-Years													
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA *High Band*	A	85	100,000	10 yrs ↻	Int / Int	07/01/2026		5.65	5.65	2.95	10 yrs ↻	5.65	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	08/01/2026		5.55	5.55	1.00	10 yrs ↻	5.55	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA *Low Band*	A	85	10,000	10 yrs ↻	Int / Int	07/01/2026		5.45	5.45	2.95	10 yrs ↻	5.45	18-75: 2.25+ 76-85: 2.00+

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *High Band*	A	85	100,000	10 yrs	0% / 15%	06/22/2026		5.15	5.15	0.25	10 yrs	5.15	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA *High Band*	A	80	100,000	10 yrs ↻	Int / Int	07/20/2026		4.70	4.70	0.10	10 yrs ↻	4.70	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA *Low Band*	A	85	25,000	10 yrs	0% / 15%	06/22/2026		4.55	4.55	0.25	10 yrs	4.55	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA *Low Band*	A	80	15,000	10 yrs ↻	Int / Int	07/20/2026		4.40	4.40	0.10	10 yrs ↻	4.40	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	06/01/2026		2.00	2.00	1.00	10 yrs	2.00	50-80: 5.00+

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