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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
Rate Guaranteed 2-Years													
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs 	Int / Int	07/06/2026		5.30	5.30	1.00	2 yrs 	5.30	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs 	Int / Int	07/06/2026		5.20	5.20	1.00	2 yrs 	5.20	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs 	Int / Int	07/06/2026		5.05	5.05	1.00	2 yrs 	5.05	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs 	0% / 10%	07/08/2026		5.00	5.00	2.40	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%	05/26/2026		4.95	4.95	0.50	2 yrs 	4.95	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%	05/26/2026		4.95	4.95	0.50	2 yrs 	4.95	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs 	Int / Int	07/06/2026		4.95	4.95	1.00	2 yrs 	4.95	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs 	0% / 10%	07/08/2026		4.70	4.70	2.40	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	07/06/2026		5.90	5.90	1.00	3 yrs 	5.90	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs 	Int / Int	07/06/2026		5.80	5.80	1.00	3 yrs 	5.80	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs 	Int / Int	07/06/2026		5.65	5.65	1.00	3 yrs 	5.65	81-UP: 1.05+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs 	Int / Int	07/06/2026		5.55	5.55	1.00	3 yrs 	5.55	81-UP: 1.05+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs 	0% / 10%	07/08/2026		5.50	5.50	2.40	3 yrs 	5.50	0-89: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	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+

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
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	08/01/2026		5.20	5.20	1.00	3 yrs ↻	5.20	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/16/2026		5.15	5.15	1.00	3 yrs ↻	5.15	0-80: 2.00+ 81-90: 1.50+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	06/29/2026		5.10	5.10	0.15	3 yrs	5.10	18-80: 1.50+ 81-UP: 0.85+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	06/29/2026		5.10	5.10	0.15	3 yrs	5.10	18-80: 1.50+ 81-UP: 0.85+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	07/08/2026		5.10	5.10	2.40	3 yrs ↻	5.10	0-89: 1.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.05	5.05	0.15	3 yrs	5.05	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.05	5.05	0.15	3 yrs	5.05	18-80: 1.50+ 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+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.70	4.70	0.15	3 yrs	5.03	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.70	4.70	0.15	3 yrs	5.03	18-80: 1.50+ 81-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	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 <i>Mid Band</i>	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+

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GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	3 yrs	4.95	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%	05/26/2026		4.95	4.95	0.50	3 yrs	4.95	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	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 <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs	0% / 0%	06/17/2026		4.95	4.95	1.00	3 yrs	4.95	See Notes
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	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 <i>Low Band</i>	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+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	3 yrs	4.90	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	3 yrs	4.90	18-80: 2.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	08/01/2026		4.90	4.90	1.00	3 yrs	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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+

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 Interest Only Withdrawals MVA <i>High Band</i>	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 <i>Low Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs ↻	10% / 10%	06/17/2026		4.75	4.75	1.00	3 yrs ↻	4.75	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	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 <i>High Band</i>	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 <i>Mid Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	06/17/2026		4.45	4.45	1.00	3 yrs	4.45	See Notes
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery 3 CA	B++	99	10,000	3 yrs	Int / Int	06/17/2026		4.35	4.35	1.00	3 yrs	4.35	See Notes

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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%	07/20/2026		4.30	4.30	0.10	3 yrs ↻	4.30	0-80: 1.50+ 81-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	90	250,000	3 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	3 yrs ↻	4.10	0-74: 1.85+ 75-UP: 0.93+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	90	100,000	3 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	3 yrs ↻	3.90	0-74: 1.85+ 75-UP: 0.93+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	90	10,000	3 yrs ↻	0% / 5%	07/01/2026		3.60	3.60	0.50	3 yrs ↻	3.60	0-74: 1.85+ 75-UP: 0.93+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	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													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs ↻	6.08	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		5.98	5.98	1.00	4 yrs ↻	5.98	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.83	5.83	1.00	4 yrs ↻	5.83	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.73	5.73	1.00	4 yrs ↻	5.73	81-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	08/01/2026		5.30	5.30	1.00	4 yrs ↻	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	08/01/2026		5.25	5.25	1.00	4 yrs ↻	5.25	0-80: 2.50+ 81-UP: 1.30+

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CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	08/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	4 yrs ↻	4.95	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%	05/26/2026		4.95	4.95	0.50	4 yrs ↻	4.95	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%	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 <i>High Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	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 <i>Mid Band</i>	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 <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	90	250,000	4 yrs ↻	0% / 5%	07/01/2026		4.30	4.30	0.50	4 yrs ↻	4.30	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	90	100,000	4 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	4 yrs ↻	4.10	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	90	10,000	4 yrs ↻	0% / 5%	07/01/2026		3.80	3.80	0.50	4 yrs ↻	3.80	0-74: 2.25+ 75-UP: 1.13+

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Rate Guaranteed 5-Years													
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs 	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs 	6.38	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs 	Int / Int	07/06/2026		6.28	6.28	1.00	5 yrs 	6.28	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs 	Int / Int	07/06/2026		6.13	6.13	1.00	5 yrs 	6.13	81-UP: 1.80+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs 	Int / Int	07/06/2026		6.03	6.03	1.00	5 yrs 	6.03	81-UP: 1.80+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	07/08/2026		5.80	5.80	2.40	5 yrs 	5.80	0-89: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	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 <i>High Band</i>	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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs 	0% / 0%	08/01/2026		5.50	5.50	1.00	5 yrs 	5.50	0-80: 2.50+ 81-85: 1.30+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs 	0% / 0%	06/17/2026		5.50	5.50	1.00	5 yrs 	5.50	See Notes
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%	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 <i>Mid Band</i>	A		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 <i>High Band</i>	A		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 <i>High Band</i>	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+

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/16/2026		5.40	5.40	1.00	5 yrs ↻	5.40	0-80: 3.00+ 81-90: 2.25+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	06/17/2026		5.35	5.35	1.00	5 yrs ↻	5.35	See Notes
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.30+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	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 <i>Mid Band</i>	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+
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+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/08/2026		5.30	5.30	2.40	5 yrs ↻	5.30	0-89: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	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+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs ↻	5.20	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs 	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs 	5.20	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	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 <i>Mid Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	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+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	06/29/2026		5.15	5.15	0.15	5 yrs	5.15	18-80: 2.25+ 81-UP: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	06/29/2026		5.15	5.15	0.15	5 yrs	5.15	18-80: 2.25+ 81-UP: 1.00+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs 	0% / 10%	08/01/2026		5.15	5.15	1.00	5 yrs 	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.10	5.10	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.10	5.10	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+

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
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.90	4.90	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.90	4.90	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	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 <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	06/17/2026		4.95	4.95	1.00	5 yrs	4.95	See Notes
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	06/29/2026		4.90	4.90	0.15	5 yrs ↻	4.90	18-80: 3.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	5 yrs	4.90	18-80: 3.00+ 81-UP: 0.40+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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 <i>Low Band</i>	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+

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
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	5 yrs	4.75	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	5 yrs	4.75	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	90	250,000	5 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	5 yrs ↻	4.60	0-74: 2.75+ 75-UP: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	06/17/2026		4.45	4.45	1.00	5 yrs	4.45	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	06/17/2026		4.45	4.45	1.00	5 yrs	4.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	90	100,000	5 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs ↻	4.40	0-74: 2.75+ 75-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	90	10,000	5 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.50+

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 6-Years													
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs 	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs 	6.05	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs 	Int / Int	07/06/2026		5.95	5.95	1.00	6 yrs 	5.95	0-80: 2.45+
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+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs 	Int / Int	07/06/2026		5.80	5.80	1.00	6 yrs 	5.80	81-UP: 1.85+
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs 	Int / Int	07/06/2026		5.70	5.70	1.00	6 yrs 	5.70	81-UP: 2.05+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs 	5% / 5%	08/01/2026		5.50	5.50	1.00	6 yrs 	5.50	0-80: 3.00+ 81-UP: 1.55+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs 	Int / Int	07/16/2026		5.45	5.45	1.00	6 yrs 	5.45	0-80: 3.00+ 81-90: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	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 <i>High Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	08/01/2026		5.40	5.40	1.00	6 yrs 	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A	90	25,000	6 yrs 	0% / 10%	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 <i>Mid Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs 	0% / 10%	08/01/2026		5.10	5.10	1.00	6 yrs 	5.10	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%	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+

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
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	6 yrs	4.75	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	6 yrs	4.75	See Notes
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	6 yrs ↻	3.90	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	6 yrs ↻	3.70	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	6 yrs ↻	3.40	0-74: 2.75+ 75-UP: 1.38+
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 <i>High Band</i>	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+
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.60	5.60	1.00	7 yrs ↻	5.60	0-80: 2.75+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	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 <i>High Band</i>	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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	08/01/2026		5.55	5.55	1.00	7 yrs ↻	5.55	0-80: 3.00+ 81-85: 1.55+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	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+

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
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	06/17/2026		5.50	5.50	1.00	7 yrs ↻	5.50	See Notes
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.50	5.50	1.00	7 yrs ↻	5.50	0-80: 2.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	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 <i>High Band</i>	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+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	7 yrs ↻	5.50	0-89: 3.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	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 <i>Mid Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	06/29/2026		5.35	5.35	0.15	7 yrs	5.35	18-80: 2.50+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	06/29/2026		5.35	5.35	0.15	7 yrs	5.35	18-80: 2.50+ 81-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	08/01/2026		5.35	5.35	1.00	7 yrs ↻	5.35	0-80: 3.00+ 81-85: 1.55+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs ↻	10% / 10%	06/17/2026		5.35	5.35	1.00	7 yrs ↻	5.35	See Notes
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	07/06/2026		5.35	5.35	1.00	7 yrs ↻	5.35	81-UP: 1.90+
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+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		5.30	5.30	0.15	7 yrs	5.30	18-80: 2.15+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		5.30	5.30	0.15	7 yrs	5.30	18-80: 2.00+ 81-UP: 0.40+

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	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 <i>Mid Band</i>	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+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		6.15	5.15	0.15	7 yrs	5.29	18-80: 2.15+ 81-UP: 0.45+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		6.15	5.15	0.15	7 yrs	5.29	18-80: 2.15+ 81-UP: 0.45+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	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+
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	07/06/2026		5.25	5.25	1.00	7 yrs ↻	5.25	81-UP: 1.90+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	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+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	07/08/2026		5.20	5.20	2.40	7 yrs ↻	5.20	0-89: 3.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	06/29/2026		5.10	5.10	0.15	7 yrs ↻	5.10	18-80: 3.25+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	06/29/2026		5.10	5.10	0.15	7 yrs	5.10	18-80: 3.25+ 81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	7 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	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 <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	06/17/2026		4.95	4.95	1.00	7 yrs	4.95	See Notes

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 7 MVA <i>High Band</i>	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 <i>Low Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.80	4.80	1.00	7 yrs	4.80	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.80	4.80	1.00	7 yrs	4.80	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%	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 <i>Low Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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+
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.65	4.65	1.00	7 yrs	4.65	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.65	4.65	1.00	7 yrs	4.65	See Notes
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	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+

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
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs 	0% / 5%	07/01/2026		4.60	4.60	0.50	7 yrs 	4.60	0-74: 3.00+ 75-UP: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs 	0% / 5%	07/01/2026		4.40	4.40	0.50	7 yrs 	4.40	0-74: 3.00+ 75-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs 	0% / 5%	07/01/2026		4.10	4.10	0.50	7 yrs 	4.10	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	07/16/2026		5.50	5.50	1.00	8 yrs 	5.50	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%	08/01/2026		5.40	5.40	1.00	8 yrs 	5.40	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%	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+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs 	0% / 10%	08/01/2026		5.10	5.10	1.00	8 yrs 	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs ↻	3.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs ↻	3.70	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%	07/01/2026		3.40	3.40	0.50	8 yrs ↻	3.40	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 9-Years													
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	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+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	9 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
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 <i>Low Band</i>	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+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs ↻	5.15	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs	5.15	18-80: 3.50+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs 	0% / 5%	07/01/2026		3.90	3.90	0.50	9 yrs 	3.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs 	0% / 5%	07/01/2026		3.70	3.70	0.50	9 yrs 	3.70	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%	07/01/2026		3.40	3.40	0.50	9 yrs 	3.40	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 10-Years													
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	07/16/2026		5.55	5.55	1.00	10 yrs 	5.55	0-80: 3.00+ 81-90: 2.25+
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+
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs 	Int / Int	07/06/2026		5.50	5.50	1.00	10 yrs 	5.50	0-80: 2.80+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	07/08/2026		5.50	5.50	2.40	10 yrs 	5.50	0-89: 4.00+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	08/01/2026		5.40	5.40	1.00	10 yrs 	5.40	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs 	Int / Int	07/06/2026		5.40	5.40	1.00	10 yrs 	5.40	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs 	Int / Int	07/06/2026		5.25	5.25	1.00	10 yrs 	5.25	81-UP: 2.05+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	07/08/2026		5.20	5.20	2.40	10 yrs 	5.20	0-89: 4.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	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+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs 	Int / Int	07/06/2026		5.15	5.15	1.00	10 yrs 	5.15	81-UP: 2.05+

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
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	08/01/2026		5.10	5.10	1.00	10 yrs 	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	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 <i>Low Band</i>	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 <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs 	0% / 5%	07/01/2026		3.90	3.90	0.50	10 yrs 	3.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs 	0% / 5%	07/01/2026		3.70	3.70	0.50	10 yrs 	3.70	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs 	0% / 5%	07/01/2026		3.40	3.40	0.50	10 yrs 	3.40	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%	06/01/2026		2.00	2.00	1.00	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	07/06/2026		5.05	5.05	1.00	15 yrs 	5.05	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs 	Int / Int	07/06/2026		4.95	4.95	1.00	15 yrs 	4.95	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs 	Int / Int	07/06/2026		4.80	4.80	1.00	15 yrs 	4.80	See Notes
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs 	Int / Int	07/06/2026		4.70	4.70	1.00	15 yrs 	4.70	See Notes