

800-373-9697 for Contracting and Sales Support

List filtered for The Standard,Western United Life Insurance Company.,American General Life Insurance Company,Liberty Bankers Life,Royal Neighbors of America,Nationwide Life Insurance Company,Sagico Life Insurance Company,Clear Spring Life,Mutual of Omaha,Capitol Life Insurance Company,Nassau Life and Annuity Company,GBU Life,National Life Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	08/10/2026		5.05	5.05	0.50	2 yrs ↻	5.05	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%	08/10/2026		5.05	5.05	0.50	2 yrs ↻	5.05	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
Rate Guaranteed 3-Years													
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	08/10/2026		5.20	5.20	0.50	3 yrs ↻	5.20	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%	08/10/2026		5.20	5.20	0.50	3 yrs ↻	5.20	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/17/2026		5.20	5.20	0.15	3 yrs	5.20	18-80: 1.50+ 81-UP: 0.85+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/17/2026		5.20	5.20	0.15	3 yrs	5.20	18-80: 1.50+ 81-UP: 0.85+
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+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/17/2026		5.15	5.15	0.15	3 yrs	5.15	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/17/2026		5.15	5.15	0.15	3 yrs	5.15	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/17/2026		5.80	4.80	0.15	3 yrs	5.13	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/17/2026		5.80	4.80	0.15	3 yrs	5.13	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	08/17/2026		5.10	5.10	0.15	3 yrs ↻	5.10	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	08/17/2026		5.10	5.10	0.15	3 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs ↻	0% / 0%	08/13/2026		5.05	5.05	1.00	3 yrs ↻	5.05	See Notes

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A	90	75,000	3 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.95 5.20	+0.25 4.95 ↑ 5.20	1.15	3 yrs ↻	4.95 5.20	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 ↻ 08/19/2026		4.95 4.95	0.00 4.95 ↔ 4.95	2.95	3 yrs ↻	4.95 4.95	18-75: 1.75+ 76-85: 1.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A	90	100,000	3 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.90 5.15	+0.25 4.90 ↑ 5.15	1.15	3 yrs ↻	4.90 5.15	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 ↻ 08/19/2026		4.85 4.85	0.00 4.85 ↔ 4.85	2.95	3 yrs ↻	4.85 4.85	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%	08/13/2026		4.85	4.85	1.00	3 yrs ↻	4.85	See Notes
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+
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 ↻ 08/19/2026		4.75 4.75	0.00 4.75 ↔ 4.75	2.95	3 yrs ↻	4.75 4.75	18-75: 1.75+ 76-85: 1.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A	90	25,000	3 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.70 4.95	+0.25 4.70 ↑ 4.95	1.15	3 yrs ↻	4.70 4.95	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+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A	90	50,000	3 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.65 4.90	+0.25 4.65 ↑ 4.90	1.15	3 yrs ↻	4.65 4.90	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 ↻ 08/19/2026		4.65 4.65	0.00 4.65 ↕ 4.65	2.95	3 yrs ↻	4.65 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+
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	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	08/13/2026		4.55	4.55	1.00	3 yrs	4.55	See Notes
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 3 CA	B++	99	10,000	3 yrs	Int / Int	08/13/2026		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+
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+
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	0.10	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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	0.10	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A	90	15,000	3 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		3.90 4.15	+0.25 3.90 ↑ 4.15	1.15	3 yrs ↻	3.90 4.15	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
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	0.10	3 yrs	3.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
Rate Guaranteed 4-Years													
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+
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%	08/10/2026		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%	08/10/2026		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 ↻ 08/19/2026		4.95 5.20	+0.25 4.95 ↑ 5.20	1.15	4 yrs ↻	4.95 5.20	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	4 yrs ↻	4.90	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A	90	100,000	4 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.90 5.15	+0.25 4.90 ↑ 5.15	1.15	4 yrs ↻	4.90 5.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A	90	25,000	4 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.70 4.95	+0.25 4.70 ↑ 4.95	1.15	4 yrs ↻	4.70 4.95	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>Mid Band</i>	A	90	50,000	4 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.65 4.90	+0.25 4.65 ↑ 4.90	1.15	4 yrs ↻	4.65 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>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.45	4.45	0.25	4 yrs ↻	4.45	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%	06/17/2026 ↻ 08/19/2026		4.10 4.35	+0.25 4.10 ↑ 4.35	1.15	4 yrs ↻	4.10 4.35	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years													
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs ↻	0% / 0%	08/13/2026		5.60	5.60	1.00	5 yrs ↻	5.60	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%	08/17/2026		5.60	5.60	0.50	5 yrs	5.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A	90	75,000	5 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		5.50 5.75	+0.25 5.50 ↑ 5.75	1.15	5 yrs ↻	5.50 5.75	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	07/01/2026 ↻ 08/19/2026		5.50 5.75	+0.25 5.50 ↑ 5.75	2.95	5 yrs ↻	5.50 5.75	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		5.45 5.70	+0.25 5.45 ↑ 5.70	1.15	5 yrs ↻	5.45 5.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	08/13/2026		5.45	5.45	1.00	5 yrs ↻	5.45	See Notes
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+

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ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026 ↻ 08/19/2026		5.40 5.65	+0.25 5.40 ↑ 5.65	2.95	5 yrs ↻	5.40 5.65	18-75: 2.00+ 76-85: 1.70+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/17/2026		5.30	5.30	0.15	5 yrs	5.30	18-80: 2.25+ 81-UP: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/17/2026		5.30	5.30	0.15	5 yrs	5.30	18-80: 2.25+ 81-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026 ↻ 08/19/2026		5.30 5.55	+0.25 5.30 ↑ 5.55	2.95	5 yrs ↻	5.30 5.55	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+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	08/03/2026		5.30	5.30	0.05	5 yrs ↻	5.30	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/17/2026		5.25	5.25	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/17/2026		5.25	5.25	0.15	5 yrs	5.25	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	08/17/2026		6.05	5.05	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/17/2026		6.05	5.05	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A	90	25,000	5 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		5.25 5.50	+0.25 5.25 ↑ 5.50	1.15	5 yrs ↻	5.25 5.50	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%	08/10/2026		5.20	5.20	0.50	5 yrs ↻	5.20	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%	08/10/2026		5.20	5.20	0.50	5 yrs ↻	5.20	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A	90	50,000	5 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		5.20 5.45	+0.25 5.20 ↑ 5.45	1.15	5 yrs ↻	5.20 5.45	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 ↻ 08/19/2026		5.20 5.45	+0.25 5.20 ↑ 5.45	2.95	5 yrs ↻	5.20 5.45	18-75: 2.00+ 76-85: 1.70+
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+
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 Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	08/17/2026		5.10	5.10	0.15	5 yrs ↻	5.10	18-80: 3.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	08/17/2026		5.10	5.10	0.15	5 yrs	5.10	18-80: 3.00+ 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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	08/13/2026		5.05	5.05	1.00	5 yrs	5.05	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%	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+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	08/03/2026		5.00	5.00	0.25	5 yrs ↻	5.00	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%	08/17/2026		4.90	4.90	0.25	5 yrs ↻	4.90	18-75: 2.00+ 76-85: 1.00+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	5 yrs	4.85	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	5 yrs	4.85	See Notes
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>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	08/03/2026		4.85	4.85	0.25	5 yrs ↻	4.85	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
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+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/03/2026		4.75	4.75	1.00	5 yrs	4.75	0-80: 2.00+ 81-85: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A	90	15,000	5 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.75 5.00	+0.25 4.75 ↑ 5.00	1.15	5 yrs ↻	4.75 5.00	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+

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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
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.60	4.60	0.25	5 yrs ↻	4.60	18-75: 2.00+ 76-85: 1.00+
NATIONAL LIFE GROUP RetireMax Secure 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	08/13/2026		4.55	4.55	1.00	5 yrs	4.55	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	08/13/2026		4.55	4.55	1.00	5 yrs	4.55	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/17/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONAL LIFE GROUP RetireMax Secure 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.30	4.30	0.10	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
Rate Guaranteed 6-Years													
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs ↻	0% / 10%	06/17/2026 08/19/2026 ↻		5.45 5.75	+0.30 5.45 ↑ 5.75	1.15	6 yrs ↻	5.45 5.75	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 08/19/2026 ↻		5.40 5.70	+0.30 5.40 ↑ 5.70	1.15	6 yrs ↻	5.40 5.70	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 08/19/2026 ↻		5.25 5.55	+0.30 5.25 ↑ 5.55	1.15	6 yrs ↻	5.25 5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A	90	50,000	6 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		5.20 5.50	+0.30 5.20 ↑ 5.50	1.15	6 yrs ↻	5.20 5.50	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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	6 yrs ↻	4.90	18-75: 2.00+ 76-85: 1.00+
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	6 yrs	4.85	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	6 yrs	4.85	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A	90	15,000	6 yrs ↻	0% / 10%	06/17/2026 ↻ 08/19/2026		4.85 5.15	+0.30 4.85 ↑ 5.15	1.15	6 yrs ↻	4.85 5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.60	4.60	0.25	6 yrs ↻	4.60	18-75: 2.00+ 76-85: 1.00+
Rate Guaranteed 7-Years													
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A	90	75,000	7 yrs	0% / 10%	06/17/2026 ↻ 08/19/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	1.15	7 yrs	5.60 5.90	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	08/13/2026		5.60	5.60	1.00	7 yrs ↻	5.60	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	06/17/2026 ↻ 08/19/2026		5.55 5.85	+0.30 5.55 ↑ 5.85	1.15	7 yrs	5.55 5.85	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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	06/17/2026 ↻ 08/19/2026		5.45 5.75	+0.30 5.45 ↑ 5.75	1.15	7 yrs	5.45 5.75	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+

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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
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs ↻	10% / 10%	08/13/2026		5.45	5.45	1.00	7 yrs ↻	5.45	See Notes
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	08/03/2026		5.45	5.45	0.05	7 yrs ↻	5.45	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A	90	50,000	7 yrs	0% / 10%	06/17/2026 ↻ 08/19/2026		5.40 5.70	+0.30 5.40 ↑ 5.70	1.15	7 yrs	5.40 5.70	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+
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+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/17/2026		5.30	5.30	0.15	7 yrs	5.30	18-80: 2.50+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/17/2026		5.30	5.30	0.15	7 yrs	5.30	18-80: 2.50+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/17/2026		5.25	5.25	0.15	7 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/17/2026		5.25	5.25	0.15	7 yrs	5.25	18-80: 2.15+ 81-UP: 0.45+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	08/03/2026		5.25	5.25	0.25	7 yrs ↻	5.25	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/17/2026		6.10	5.10	0.15	7 yrs	5.24	18-80: 2.15+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/17/2026		6.10	5.10	0.15	7 yrs	5.24	18-80: 2.15+ 81-UP: 0.45+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	08/17/2026		5.15	5.15	0.15	7 yrs ↻	5.15	18-80: 3.25+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	08/17/2026		5.15	5.15	0.15	7 yrs	5.15	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+

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MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	08/03/2026		5.10	5.10	0.25	7 yrs ↻	5.10	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	08/13/2026		5.05	5.05	1.00	7 yrs	5.05	See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	06/17/2026 ↻ 08/19/2026		5.05 5.35	+0.30 5.05 ↑ 5.35	1.15	7 yrs	5.05 5.35	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+
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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	7 yrs ↻	4.90	18-75: 2.50+ 76-85: 1.25+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.90	4.90	1.00	7 yrs	4.90	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.90	4.90	1.00	7 yrs	4.90	See Notes
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+
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.75	4.75	1.00	7 yrs	4.75	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.75	4.75	1.00	7 yrs	4.75	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+

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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%	08/17/2026		4.70	4.70	0.50	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.65	4.65	0.25	7 yrs ↻	4.65	18-75: 2.50+ 76-85: 1.25+
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+
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+
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%	08/17/2026		4.45	4.45	0.50	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
Rate Guaranteed 8-Years													
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+
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+
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 ↻ 08/19/2026		5.45 5.60	5.45 ↑ 5.60	2.95	9 yrs ↻	5.45 5.60	18-75: 2.25+ 76-85: 2.00+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/17/2026		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%	08/17/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+

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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
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+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/17/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/17/2026		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	08/17/2026		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	08/17/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	08/17/2026		5.25	5.25	0.15	9 yrs ↻	5.25	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	08/17/2026		5.25	5.25	0.15	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	07/01/2026 ↻ 08/19/2026		5.25 5.40	+0.15 5.25 ↑ 5.40	2.95	9 yrs ↻	5.25 5.40	18-75: 2.25+ 76-85: 2.00+
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+
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 ↻ 08/19/2026		5.65 5.80	+0.15 5.65 ↑ 5.80	2.95	10 yrs ↻	5.65 5.80	18-75: 2.25+ 76-85: 2.00+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	Int / Int	07/01/2026 ↻ 08/19/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	2.95	10 yrs ↻	5.45 5.60	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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	08/17/2026		5.25	5.25	0.25	10 yrs	5.25	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	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%	08/17/2026		4.65	4.65	0.25	10 yrs	4.65	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+
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+