

Sales Support & Licensing 800-373-9697

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, Sagico Life Insurance Company, Clear Spring Life, Mutual of Omaha, Capitol Life Insurance Company, Nassau Life and Annuity Company, Upstream Life, GBU Life, National Life Group, 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years													
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/01/2026		5.00	5.00	0.25	3 yrs	5.00	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	07/01/2026		5.00	5.00	0.25	3 yrs	5.00	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.95	4.95	2.95	3 yrs ↻	4.95	18-75: 1.75+ 76-85: 1.45+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	07/13/2026		4.95	4.95	0.25	3 yrs	4.95	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	07/13/2026		4.90	4.90	0.25	3 yrs	4.90	0-75: 1.50+ 76-85: 0.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	07/01/2026		4.85	4.85	1.00	3 yrs ↻	4.85	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
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%	06/26/2026 ↻ 07/20/2026		4.80 4.80	0.00 4.80 ↻ 4.80	0.10	3 yrs ↻	4.80 4.80	0-80: 1.50+ 81-93: 0.50+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	07/01/2026		4.75	4.75	0.25	3 yrs	4.75	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	07/01/2026		4.75	4.75	0.25	3 yrs	4.75	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.75 4.75	0.00 4.75 ↻ 4.75	0.10	3 yrs ↻	4.75 4.75	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+

Sales Support & Licensing 800-373-9697

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THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.75 4.75	0.00 4.75 4.75	0.10	3 yrs ↻	4.75 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+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		4.70 4.70	0.00 4.70 4.70	0.10	3 yrs ↻	4.70 4.70	0-80: 1.50+ 81-93: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	07/13/2026		4.70	4.70	0.25	3 yrs	4.70	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	07/13/2026		4.70	4.70	0.25	3 yrs	4.70	0-75: 1.50+ 76-85: 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%	06/26/2026 ↻ 07/20/2026		4.60 4.60	0.00 4.60 4.60	0.10	3 yrs ↻	4.60 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+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	06/26/2026 ↻ 07/20/2026		4.50 4.50	0.00 4.50 4.50	0.10	3 yrs ↻	4.50 4.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.45 4.45	0.00 4.45 4.45	0.10	3 yrs ↻	4.45 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	06/26/2026 ↻ 07/20/2026		4.45 4.45	0.00 4.45 4.45	0.10	3 yrs ↻	4.45 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%	06/26/2026 ↻ 07/20/2026		4.40 4.40	0.00 4.40 4.40	0.10	3 yrs ↻	4.40 4.40	0-80: 1.50+ 81-93: 0.50+

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP Low Band	A	93	15,000	3 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		4.30 4.30	0.00 4.30 4.30	0.10	3 yrs ↻	4.30 4.30	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA Low Band	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 High Band	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+
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+
NATIONAL LIFE GROUP RetireMax Secure 3 Low Band	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+
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%	07/01/2026		5.25	5.25	1.00	4 yrs ↻	5.25	18-75: 1.30+ 76-80: 0.55+ 81-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+
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+
Rate Guaranteed 5-Years													
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+
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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	07/10/2026		5.40	5.40	0.50	5 yrs	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+

Sales Support & Licensing 800-373-9697

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OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	07/01/2026		5.35	5.35	1.00	5 yrs ↻	5.35	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	07/13/2026		5.35	5.35	0.25	5 yrs	5.35	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	07/13/2026		5.35	5.35	0.25	5 yrs	5.35	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	07/01/2026		5.30	5.30	0.25	5 yrs	5.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
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+
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+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/01/2026		5.25	5.25	0.25	5 yrs	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	06/26/2026 ↻ 07/20/2026		5.20 5.20	0.00 5.20 ↕ 5.20	0.10	5 yrs ↻	5.20 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+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		5.15 5.15	0.00 5.15 ↕ 5.15	0.10	5 yrs ↻	5.15 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	06/26/2026 ↻ 07/20/2026		5.15 5.15	0.00 5.15 ↕ 5.15	0.10	5 yrs ↻	5.15 5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	07/13/2026		5.15	5.15	0.25	5 yrs	5.15	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	07/13/2026		5.15	5.15	0.25	5 yrs	5.15	0-75: 2.50+ 76-85: 1.75+

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA High Band	A	93	100,000	5 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		5.10 5.10	0.00 5.10 ↻ 5.10	0.10	5 yrs ↻	5.10 5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ATHENE IA Athena Max Rate 5 MVA Low Band	A+	83	10,000	5 yrs	Int / Int	07/01/2026		5.05	5.05	0.25	5 yrs	5.05	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athena Max Rate 5 (state specific) MVA Low Band	A+	83	10,000	5 yrs	Int / Int	07/01/2026		5.00	5.00	0.25	5 yrs	5.00	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	5 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		5.00 5.00	0.00 5.00 ↻ 5.00	0.10	5 yrs ↻	5.00 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 MVA High Band	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+
THE STANDARD Multi-Choice 5 MVA Low Band	A	93	15,000	5 yrs ↻	0% / 0%	06/26/2026 ↻ 07/20/2026		4.90 4.90	0.00 4.90 ↻ 4.90	0.10	5 yrs ↻	4.90 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	06/26/2026 ↻ 07/20/2026		4.85 4.85	0.00 4.85 ↻ 4.85	0.10	5 yrs ↻	4.85 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	06/26/2026 ↻ 07/20/2026		4.85 4.85	0.00 4.85 ↻ 4.85	0.10	5 yrs ↻	4.85 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+

Sales Support & Licensing 800-373-9697

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		4.80 4.80	0.00 4.80	0.10	5 yrs ↻	4.80 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+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		4.70 4.70	0.00 4.70	0.10	5 yrs ↻	4.70 4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA <i>MVA 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+
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+
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+
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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>MVA Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	07/10/2026		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 <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+
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													
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	07/01/2026		5.70	5.70	1.00	6 yrs ↻	5.70	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+

Sales Support & Licensing 800-373-9697

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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+
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+
Rate Guaranteed 7-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs 	Int / 10%	07/01/2026		5.50	5.50	1.00	7 yrs 	5.50	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/01/2026		5.40	5.40	0.25	7 yrs	5.40	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 <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/01/2026		5.35	5.35	0.25	7 yrs	5.35	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 <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	07/13/2026		5.35	5.35	0.25	7 yrs	5.35	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	07/13/2026		5.35	5.35	0.25	7 yrs	5.35	0-75: 3.25+ 76-85: 2.25+
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 <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	07/13/2026		5.15	5.15	0.25	7 yrs	5.15	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	07/13/2026		5.15	5.15	0.25	7 yrs	5.15	0-75: 3.25+ 76-85: 2.25+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/01/2026		5.10	5.10	0.25	7 yrs	5.10	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 <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+

Sales Support & Licensing 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athena Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/01/2026		5.05	5.05	0.25	7 yrs	5.05	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		5.00 5.00	0.00 5.00 5.00	0.10	7 yrs ↻	5.00 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%	06/26/2026 ↻ 07/20/2026		4.95 4.95	0.00 4.95 4.95	0.10	7 yrs ↻	4.95 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	06/26/2026 ↻ 07/20/2026		4.90 4.90	0.00 4.90 4.90	0.10	7 yrs ↻	4.90 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%	06/26/2026 ↻ 07/20/2026		4.85 4.85	0.00 4.85 4.85	0.10	7 yrs ↻	4.85 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+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	06/26/2026 ↻ 07/20/2026		4.75 4.75	0.00 4.75 4.75	0.10	7 yrs ↻	4.75 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	06/26/2026 ↻ 07/20/2026		4.70 4.70	0.00 4.70 4.70	0.10	7 yrs ↻	4.70 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%	07/10/2026		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+

Sales Support & Licensing 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	06/26/2026 ↻ 07/20/2026		4.65 4.65	0.00 4.65 4.65	0.10	7 yrs ↻	4.65 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	06/26/2026 ↻ 07/20/2026		4.60 4.60	0.00 4.60 4.60	0.10	7 yrs ↻	4.60 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%	06/26/2026 ↻ 07/20/2026		4.55 4.55	0.00 4.55 4.55	0.10	7 yrs ↻	4.55 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%	06/26/2026 ↻ 07/20/2026		4.45 4.45	0.00 4.45 4.45	0.10	7 yrs ↻	4.45 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%	07/10/2026		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 <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+
Rate Guaranteed 8-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	07/01/2026		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 <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+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	07/01/2026		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+

Sales Support & Licensing 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 10-Years													
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	07/01/2026		5.65	5.65	2.95	10 yrs ↻	5.65	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		5.45	5.45	2.95	10 yrs ↻	5.45	18-75: 2.25+ 76-85: 2.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	07/01/2026		5.35	5.35	1.00	10 yrs ↻	5.35	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
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+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.70 4.70	4.70 ↗ 4.70	0.10	10 yrs ↻	4.70 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	06/26/2026 ↻ 07/20/2026		4.40 4.40	4.40 ↗ 4.40	0.10	10 yrs ↻	4.40 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+