

Sales Support & Licensing 800-373-9697

List filtered for 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, Sagor 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 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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	07/01/2026		5.20	5.20	1.00	3 yrs 	5.20	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+

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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+
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+
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+
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+
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	06/11/2026 ↻ 07/16/2026		5.00 5.15	+0.15 5.00 ↑ 5.15	1.00	3 yrs ↻	5.00 5.15	0-80: 2.00+ 81-90: 1.50+
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+

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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
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+
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%	07/01/2026		4.90	4.90	1.00	3 yrs ↻	4.90	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	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	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	4.75 4.75	0.10	3 yrs ↻	4.75 4.75	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+

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THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	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+
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 <i>MVA 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+
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%	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>MVA 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+
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

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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+
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
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	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 <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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	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-	100	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+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	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+

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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+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	07/01/2026		5.30	5.30	1.00	4 yrs 	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs 	Int / 10%	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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs 	5% / 5%	07/01/2026		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%	07/01/2026		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+

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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-	100	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-	100	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-	100	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+
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+
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%	07/01/2026		5.50	5.50	1.00	5 yrs ↻	5.50	0-80: 2.50+ 81-85: 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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
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%	07/01/2026		5.45	5.45	1.00	5 yrs 	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
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%	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+
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+
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
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs 	10% / 10%	07/01/2026		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%	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+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athena 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+
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+
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	06/11/2026 ↻ 07/16/2026		5.20 5.40	+0.20 5.20 ↑ 5.40	1.00	5 yrs ↻	5.20 5.40	0-80: 3.00+ 81-90: 2.25+
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%	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+
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	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+

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
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	07/01/2026		5.15	5.15	1.00	5 yrs ↻	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
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+
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 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%	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 Athene Max Rate 5 MVA <i>Low Band</i>	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 Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	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 <i>High Band</i>	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 <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+
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
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+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	06/26/2026 ↻ 07/20/2026		4.90 4.90	0.00 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 <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.85 4.85	0.00 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 <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	06/26/2026 ↻ 07/20/2026		4.85 4.85	0.00 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 <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%	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+
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
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		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%	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+

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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	Min GTD Value	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+
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+
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+
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 MVA <i>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+
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+
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+
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+
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: 2.45+

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
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+
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+
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+
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%	07/01/2026		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		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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	06/11/2026 ↻ 07/16/2026		5.30 5.45	+0.15 5.30 ↑ 5.45	1.00	6 yrs ↻	5.30 5.45	0-80: 3.00+ 81-90: 2.25+
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+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	07/01/2026		5.25	5.25	1.00	6 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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%	07/01/2026		4.95	4.95	1.00	6 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	06/17/2026		4.85	4.85	1.15	6 yrs ↻	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <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+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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 Low Band	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	6 yrs ↻	4.50	18-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	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 Mid Band	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 Low Band	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													
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	06/17/2026		5.60	5.60	1.15	7 yrs	5.60	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	06/17/2026		5.55	5.55	1.15	7 yrs	5.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	07/01/2026		5.55	5.55	1.00	7 yrs ↻	5.55	0-80: 3.00+ 81-85: 1.55+
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+
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+
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	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 Low Band	A-	90	25,000	7 yrs	0% / 10%	06/17/2026		5.45	5.45	1.15	7 yrs	5.45	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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+
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+
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+
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+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	07/01/2026		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+
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+
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+
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+
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+
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+

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
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	07/01/2026		5.25	5.25	1.00	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
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+
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+
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+
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+
ATHENE IA Athene 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+
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	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+
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
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+

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
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	07/01/2026		4.95	4.95	1.00	7 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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 <i>MVA 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+
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%	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+
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

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THE STANDARD Multi-Choice 7 MVA Low Band	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	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 Low Band	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 Low Band	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.55	4.55	0.25	7 yrs ↻	4.55	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs ↻	0% / 10%	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 Low Band	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 Low Band	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	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 Low Band	A++	88	25,000	7 yrs	10% / 10%	03/23/2026		4.40	4.40	0.25	7 yrs	4.40	0-80: 3.50+ 81-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	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	06/11/2026 ↻ 07/16/2026		5.40 5.50	+0.10 5.40 5.50	1.00	8 yrs ↻	5.40 5.50	0-80: 3.00+ 81-90: 2.25+
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+

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CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs 	0% / 10%	07/01/2026		5.25	5.25	1.00	8 yrs 	5.25	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%	07/01/2026		4.95	4.95	1.00	8 yrs 	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
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%	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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	07/01/2026		5.25	5.25	1.00	9 yrs 	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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%	07/01/2026		4.95	4.95	1.00	9 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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	06/11/2026 ↻ 07/16/2026		5.50 5.55	+0.05 5.50 ↑ 5.55	1.00	10 yrs ↻	5.50 5.55	0-80: 3.00+ 81-90: 2.25+
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+
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+
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	07/01/2026		5.25	5.25	1.00	10 yrs ↻	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
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+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	07/01/2026		4.95	4.95	1.00	10 yrs ↻	4.95	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	06/26/2026 ↻ 07/20/2026		4.70 4.70	0.00 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	0.00 4.40 ↕ 4.40	0.10	10 yrs ↻	4.40 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