

Sales Support & Licensing 800-373-9697

List filtered for AM Best A or better, The Standard, Guaranty Income Life, American Equity Investment Life Insurance Company, Western United Life Insurance Company, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, EquiTrust Life Insurance Company, Royal Neighbors of America, Nationwide Life Insurance Company, Oxford Life Insurance Company, Sagicor Life Insurance Company, Clear Spring Life, Mutual of Omaha, 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years													
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	05/29/2026		5.10	5.10	0.25	3 yrs	5.10	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A+	85	100,000	3 yrs	Int / Int	05/29/2026		5.10	5.10	0.25	3 yrs	5.10	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	06/01/2026		5.10	5.10	2.70	3 yrs ↻	5.10	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		4.95	4.95	2.70	3 yrs ↻	4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Mid Band	A	90	100,000	10 yrs ↻	0% / 0%	06/01/2026		4.95	4.95	2.70	3 yrs ↻	4.95	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA High Band	A	90	250,000	3 yrs	10% / 10%	06/01/2026		4.90	4.90	2.70	3 yrs	4.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ATHENE IA Athene Max Rate 3 MVA Low Band	A+	85	10,000	3 yrs	Int / Int	05/29/2026		4.85	4.85	0.25	3 yrs	4.85	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A+	85	10,000	3 yrs	Int / Int	05/29/2026		4.85	4.85	0.25	3 yrs	4.85	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	06/01/2026		4.85	4.85	1.00	3 yrs ↻	4.85	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	06/01/2026		4.85	4.85	2.70	3 yrs ↻	4.85	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA High Band	A	85	100,000	3 yrs ↻	Int / Int	05/08/2026 ↪ 06/03/2026		4.80 4.95	4.80 ↑ 4.95	+0.15	2.40	3 yrs ↻	4.80 4.95	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2026		4.80	4.80	2.70	3 yrs ↻	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	06/01/2026		4.75	4.75	0.10	3 yrs ↻	4.75	0-80: 1.50+ 81-93: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Mid Band	A	90	100,000	3 yrs	10% / 10%	06/01/2026		4.75	4.75	2.70	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	06/01/2026		4.70	4.70	0.10	3 yrs ↻	4.70	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	06/01/2026		4.70	4.70	0.10	3 yrs ↻	4.70	0-80: 1.50+ 81-93: 0.50+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA High Band	A	85	100,000	3 yrs ↻	Int / Int	05/08/2026 ↪ 06/03/2026		4.70 4.85	4.70 ↑ 4.85	+0.15	2.40	3 yrs ↻	4.70 4.85	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		4.70	4.70	2.70	3 yrs ↻	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs ↻	0% / 10%	06/01/2026		4.65	4.65	0.10	3 yrs ↻	4.65	0-80: 1.50+ 81-93: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Low Band	A	90	5,000	3 yrs	10% / 10%	06/01/2026		4.65	4.65	2.70	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA Low Band	A	85	10,000	3 yrs ↻	Int / Int	05/08/2026 ↪ 06/03/2026		4.60 4.75	4.60 ↑ 4.75	+0.15	2.40	3 yrs ↻	4.60 4.75	18-75: 1.75+ 76-85: 1.45+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA High Band	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+	


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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	06/01/2026		4.55	4.55	0.10	3 yrs ↻	4.55	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		4.50 4.65	4.50 ↑ 4.65	2.40	3 yrs ↻	4.50 4.65	18-75: 1.75+ 76-85: 1.45+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	06/01/2026		4.45	4.45	0.10	3 yrs ↻	4.45	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	06/01/2026		4.40	4.40	0.10	3 yrs ↻	4.40	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	06/01/2026		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 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	06/01/2026		4.35	4.35	0.10	3 yrs ↻	4.35	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+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	06/01/2026		4.25	4.25	0.10	3 yrs ↻	4.25	0-80: 1.50+ 81-93: 0.50+
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+
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+
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+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	3 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	3 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+

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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+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	1.00	3 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 4-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	06/01/2026		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 <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/26/2026		4.65	4.65	0.25	4 yrs ↻	4.65	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	05/26/2026		4.20	4.20	0.25	4 yrs ↻	4.20	18-75: 1.50+ 76-85: 0.75+
Rate Guaranteed 5-Years													
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	06/01/2026		5.45	5.45	2.70	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	05/29/2026		5.40	5.40	0.25	5 yrs	5.40	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	06/01/2026		5.40	5.40	1.00	5 yrs ↻	5.40	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	06/01/2026		5.40	5.40	0.50	5 yrs	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	05/29/2026		5.35	5.35	0.25	5 yrs	5.35	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>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.35 5.50	5.35 ↑ 5.50	2.40	5 yrs ↻	5.35 5.50	18-75: 2.00+ 76-85: 1.70+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		5.35	5.35	2.70	5 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA High Band	A	90	250,000	5 yrs	10% / 10%	06/01/2026		5.30	5.30	2.70	5 yrs	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA Mid Band	A	90	100,000	10 yrs ↻	0% / 0%	06/01/2026		5.30	5.30	2.70	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA High Band	A	85	100,000	5 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.25 5.40	+0.15 5.25 ↑ 5.40	2.40	5 yrs ↻	5.25 5.40	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2026		5.20	5.20	2.70	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	06/01/2026		5.20	5.20	2.70	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	06/01/2026		5.20	5.20	0.05	5 yrs ↻	5.20	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 5 MVA Low Band	A+	83	10,000	5 yrs	Int / Int	05/29/2026		5.15	5.15	0.25	5 yrs	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	06/01/2026		5.15	5.15	0.10	5 yrs ↻	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA Low Band	A	85	10,000	5 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.15 5.30	+0.15 5.15 ↑ 5.30	2.40	5 yrs ↻	5.15 5.30	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA Mid Band	A	90	100,000	5 yrs	10% / 10%	06/01/2026		5.15	5.15	2.70	5 yrs	5.15	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+

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ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	05/29/2026		5.10	5.10	0.25	5 yrs	5.10	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	06/01/2026		5.10	5.10	0.10	5 yrs ↻	5.10	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	06/01/2026		5.10	5.10	0.10	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		5.10	5.10	2.70	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	06/01/2026		5.05	5.05	0.10	5 yrs ↻	5.05	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	05/08/2026 ↻ 06/03/2026		5.05 5.20	5.05 ↑ 5.20	2.40	5 yrs ↻	5.05 5.20	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	06/01/2026		5.05	5.05	2.70	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
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+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	06/01/2026		4.95	4.95	0.10	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	06/01/2026		4.85	4.85	0.10	5 yrs ↻	4.85	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	06/01/2026		4.80	4.80	0.10	5 yrs ↻	4.80	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+

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THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs 	Int / Int	06/01/2026		4.80	4.80	0.10	5 yrs 	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA Low Band</i>	A	93	15,000	5 yrs 	0% / 10%	06/01/2026		4.75	4.75	0.10	5 yrs 	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs 	10% / 10%	06/01/2026		4.75	4.75	0.25	5 yrs 	4.75	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	05/26/2026		4.65	4.65	0.25	5 yrs 	4.65	18-75: 2.00+ 76-85: 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%	06/01/2026		4.65	4.65	0.10	5 yrs 	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
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-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+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs 	10% / 10%	06/01/2026		4.60	4.60	0.25	5 yrs 	4.60	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	03/26/2026		4.45	4.45	2.30	5 yrs	4.45	0-80: 2.00+ 81-85: 1.55+
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%	06/01/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	05/26/2026		4.35	4.35	0.25	5 yrs 	4.35	18-75: 2.00+ 76-85: 1.00+
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-UP: 1.50+

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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
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+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	1.00	5 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 6-Years													
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	06/01/2026		9.90	4.90	2.70	6 yrs ↻	5.72	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	06/01/2026		5.70	5.70	1.00	6 yrs ↻	5.70	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		9.75	4.75	2.70	6 yrs ↻	5.57	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	06/01/2026		9.75	4.75	2.70	6 yrs ↻	5.57	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	06/01/2026		9.65	4.65	2.70	6 yrs ↻	5.47	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2026		9.60	4.60	2.70	6 yrs ↻	5.42	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		9.50	4.50	2.70	6 yrs ↻	5.32	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/26/2026		4.65	4.65	0.25	6 yrs ↻	4.65	18-75: 2.00+ 76-85: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	05/26/2026		4.35	4.35	0.25	6 yrs	4.35	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%	06/01/2026		5.55	5.55	1.00	7 yrs	5.55	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	06/01/2026		5.55	5.55	2.70	7 yrs	5.55	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	05/29/2026		5.50	5.50	0.25	7 yrs	5.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	05/29/2026		5.45	5.45	0.25	7 yrs	5.45	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2026		5.45	5.45	2.70	7 yrs	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	06/01/2026		5.40	5.40	2.70	7 yrs	5.40	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	06/01/2026		5.40	5.40	2.70	7 yrs	5.40	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	06/01/2026		5.35	5.35	0.05	7 yrs	5.35	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2026		5.30	5.30	2.70	7 yrs	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	06/01/2026		5.30	5.30	2.70	7 yrs	5.30	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	06/01/2026		5.25	5.25	2.70	7 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	05/29/2026		5.20	5.20	0.25	7 yrs	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		5.20	5.20	2.70	7 yrs ↻	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	05/29/2026		5.15	5.15	0.25	7 yrs	5.15	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band	A	90	5,000	7 yrs	10% / 10%	06/01/2026		5.15	5.15	2.70	7 yrs	5.15	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs ↻	10% / 10%	06/01/2026		5.00	5.00	0.25	7 yrs ↻	5.00	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	06/01/2026		4.95	4.95	0.10	7 yrs ↻	4.95	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	06/01/2026		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 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	06/01/2026		4.85	4.85	0.10	7 yrs ↻	4.85	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP Low Band	A+	88	5,000	7 yrs ↻	10% / 10%	06/01/2026		4.85	4.85	0.25	7 yrs ↻	4.85	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs ↻	0% / 10%	06/01/2026		4.80	4.80	0.10	7 yrs ↻	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	06/01/2026		4.70	4.70	0.10	7 yrs ↻	4.70	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	06/01/2026		4.70	4.70	0.50	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	03/23/2026		4.70	4.70	0.25	7 yrs	4.70	0-80: 3.50+ 81-UP: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	05/26/2026		4.65	4.65	0.25	7 yrs ↻	4.65	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	06/01/2026		4.65	4.65	0.10	7 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs ↻	0% / 0%	06/01/2026		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 Interest Only Withdrawals MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	06/01/2026		4.55	4.55	0.10	7 yrs ↻	4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs ↻	0% / 10%	06/01/2026		4.50	4.50	0.10	7 yrs ↻	4.50	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%	06/01/2026		4.45	4.45	0.50	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	05/26/2026		4.40	4.40	0.25	7 yrs ↻	4.40	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP Low Band	A	90	15,000	7 yrs ↻	0% / 10%	06/01/2026		4.40	4.40	0.10	7 yrs ↻	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 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+
Rate Guaranteed 8-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	06/01/2026		5.35	5.35	1.00	8 yrs ↻	5.35	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		5.30	5.30	2.70	8 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2026		5.15	5.15	2.70	8 yrs ↻	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+

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 NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		5.05	5.05	2.70	8 yrs ↻	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
Rate Guaranteed 9-Years														
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA High Band	A	85	100,000	9 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.30 5.45	5.30 ↑ 5.45	+0.15	2.40	9 yrs ↻	5.30 5.45	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		5.30	5.30	2.70	9 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	06/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2026		5.15	5.15	2.70	9 yrs ↻	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA Low Band	A	85	10,000	9 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.10 5.25	5.10 ↑ 5.25	+0.15	2.40	9 yrs ↻	5.10 5.25	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2026		5.05	5.05	2.70	9 yrs ↻	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
Rate Guaranteed 10-Years														
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA High Band	A	85	100,000	10 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.50 5.65	5.50 ↑ 5.65	+0.15	2.40	10 yrs ↻	5.50 5.65	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA High Band	A	90	250,000	10 yrs	0% / 0%	06/01/2026		5.45	5.45	2.70	10 yrs	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	06/01/2026		5.35	5.35	1.00	10 yrs ↻	5.35	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA Low Band	A	85	10,000	10 yrs ↻	Int / Int	05/08/2026 ↻ 06/03/2026		5.30 5.45	5.30 ↑ 5.45	+0.15	2.40	10 yrs ↻	5.30 5.45	18-75: 2.25+ 76-85: 2.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2026		5.30	5.30	2.70	10 yrs	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	06/01/2026		5.30	5.30	2.70	10 yrs	5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	06/01/2026		5.20	5.20	2.70	10 yrs	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2026		5.15	5.15	2.70	10 yrs	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2026		5.05	5.05	2.70	10 yrs	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/26/2026		5.00	5.00	0.25	10 yrs	5.00	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	06/01/2026		4.65	4.65	0.10	10 yrs ↻	4.65	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%	05/26/2026		4.40	4.40	0.25	10 yrs	4.40	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	06/01/2026		4.35	4.35	0.10	10 yrs ↻	4.35	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+