























Sales Support & Licensing

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, Symetra 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, Manhattan 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 High Band | A+ | 85 | 100,000 | 3 yrs | Int / Int | 04/16/2026 | | 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 High Band | A+ | 85 | 100,000 | 3 yrs | Int / Int | 04/16/2026 | | 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+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band | A | 90 | 250,000 | 10 yrs  | 0% / 0% | 05/01/2026 | | 5.00 | 5.00 | 2.60 | 3 yrs  | 5.00 | 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% | 05/01/2026 | | 4.85 | 4.85 | 2.60 | 3 yrs  | 4.85 | 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% | 05/01/2026 | | 4.85 | 4.85 | 2.60 | 3 yrs  | 4.85 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA High Band | A | 85 | 250,000 | 3 yrs | Int / Int | 05/15/2026 | | 4.85 | 4.85 | 0.25 | 3 yrs | 4.85 | 0-75: 1.50+ 76-85: 0.75+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA High Band | A | 85 | 100,000 | 3 yrs  | Int / Int | 05/08/2026 | | 4.80 | 4.80 | 2.40 | 3 yrs  | 4.80 | 18-75: 1.75+ 76-85: 1.45+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA High Band | A | 90 | 250,000 | 3 yrs | 10% / 10% | 05/01/2026 | | 4.80 | 4.80 | 2.60 | 3 yrs | 4.80 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Mid Band | A | 85 | 100,000 | 3 yrs | Int / Int | 05/15/2026 | | 4.80 | 4.80 | 0.25 | 3 yrs | 4.80 | 0-75: 1.50+ 76-85: 0.75+ |
| ATHENE IA Athene Max Rate 3 MVA Low Band | A+ | 85 | 10,000 | 3 yrs | Int / Int | 04/16/2026 | | 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 Low Band | A+ | 85 | 10,000 | 3 yrs | Int / Int | 04/16/2026 | | 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+ |

Sales Support & Licensing

| 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 |
|--|---------|---------------|-------------|--|------------------------------|-------------|---------------|--------------|-----------|---------------|---|---------------------|---|
| OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA | A | 85 | 20,000 | 3 yrs  | Int / 10% | 05/01/2026 | | 4.75 | 4.75 | 1.00 | 3 yrs  | 4.75 | 0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 0% / 0% | 05/01/2026 | | 4.75 | 4.75 | 2.60 | 3 yrs  | 4.75 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i> | A | 85 | 100,000 | 3 yrs  | Int / Int | 05/08/2026 | | 4.70 | 4.70 | 2.40 | 3 yrs  | 4.70 | 18-75: 1.75+ 76-85: 1.45+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 4.70 | 4.70 | 2.60 | 3 yrs  | 4.70 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ |
| THE STANDARD Multi-Choice 3 MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs  | 0% / 0% | 05/04/2026 | | 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 <i>Mid Band</i> | A | 90 | 100,000 | 3 yrs | 10% / 10% | 05/01/2026 | | 4.65 | 4.65 | 2.60 | 3 yrs | 4.65 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs  | Int / Int | 05/04/2026 | | 4.60 | 4.60 | 0.10 | 3 yrs  | 4.60 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs  | Int / Int | 05/04/2026 | | 4.60 | 4.60 | 0.10 | 3 yrs  | 4.60 | 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 | 05/08/2026 | | 4.60 | 4.60 | 2.40 | 3 yrs  | 4.60 | 18-75: 1.75+ 76-85: 1.45+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 4.60 | 4.60 | 2.60 | 3 yrs  | 4.60 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ |
| 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+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 05/15/2026 | | 4.60 | 4.60 | 0.25 | 3 yrs | 4.60 | 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 | 05/15/2026 | | 4.60 | 4.60 | 0.25 | 3 yrs | 4.60 | 0-75: 1.50+ 76-85: 0.75+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>MVA High Band</i> | A | 93 | 100,000 | 3 yrs  | 0% / 10% | 05/04/2026 | | 4.55 | 4.55 | 0.10 | 3 yrs  | 4.55 | 0-80: 1.50+ 81-93: 0.50+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Min GTD Value | Years Rate GTD | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|--|
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 3 yrs | 10% / 10% | 05/01/2026 | | 4.55 | 4.55 | 2.60 | 3 yrs | 4.55 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i> | A | 85 | 10,000 | 3 yrs ↻ | Int / Int | 05/08/2026 | | 4.50 | 4.50 | 2.40 | 3 yrs ↻ | 4.50 | 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% | 05/04/2026 | | 4.45 | 4.45 | 0.10 | 3 yrs ↻ | 4.45 | 0-80: 1.50+ 81-93: 0.50+ |
| THE STANDARD Multi-Choice 3 MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | 0% / 0% | 05/04/2026 | | 4.35 | 4.35 | 0.10 | 3 yrs ↻ | 4.35 | 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 | 05/04/2026 | | 4.30 | 4.30 | 0.10 | 3 yrs ↻ | 4.30 | 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 | 05/04/2026 | | 4.30 | 4.30 | 0.10 | 3 yrs ↻ | 4.30 | 0-80: 1.50+ 81-93: 0.50+ |
| NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 12/16/2025 | | 4.30 | 4.30 | 0.10 | 3 yrs | 4.30 | 0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | 0% / 10% | 05/04/2026 | | 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+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 3 yrs ↻ | 0% / 10% | 05/04/2026 | | 4.15 | 4.15 | 0.10 | 3 yrs ↻ | 4.15 | 0-80: 1.50+ 81-93: 0.50+ |
| 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+ |






| 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 |
|---|---------|---------------------------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|---|
| 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+ |
| 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% | 05/01/2026 | | 5.10 | 5.10 | 1.00 | 4 yrs ↻ | 5.10 | 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% | 04/20/2026 | | 4.45 | 4.45 | 0.25 | 4 yrs ↻ | 4.45 | 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% | 04/20/2026 | | 4.00 | 4.00 | 0.25 | 4 yrs ↻ | 4.00 | 18-75: 1.50+ 76-85: 0.75+ |
| Rate Guaranteed 5-Years | | | | | | | | | | | | | |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i> | A | 85 | 100,000 | 5 yrs ↻ | Int / Int | 05/08/2026 | | 5.35 | 5.35 | 2.40 | 5 yrs ↻ | 5.35 | 18-75: 2.00+ 76-85: 1.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 05/01/2026 | | 5.35 | 5.35 | 2.60 | 5 yrs ↻ | 5.35 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 05/14/2026 | | 5.30 | 5.30 | 0.50 | 5 yrs | 5.30 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i> | A | 85 | 100,000 | 5 yrs ↻ | Int / Int | 05/08/2026 | | 5.25 | 5.25 | 2.40 | 5 yrs ↻ | 5.25 | 18-75: 2.00+ 76-85: 1.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 5.25 | 5.25 | 2.60 | 5 yrs ↻ | 5.25 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| ATHENE IA Athene Max Rate 5 MVA <i>High Band</i> | A+ | 83 | 100,000 | 5 yrs | Int / Int | 04/16/2026 | | 5.20 | 5.20 | 0.25 | 5 yrs | 5.20 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |

Sales Support & Licensing

| 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 |
|---|---------|---------------|-------------|---|------------------------------|-------------|---------------|--------------|-----------|---------------|---|---------------------|---|
| OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA | A | 85 | 20,000 | 5 yrs  | Int / 10% | 05/01/2026 | | 5.20 | 5.20 | 1.00 | 5 yrs  | 5.20 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 5 yrs | 5.20 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 0% / 0% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 5 yrs  | 5.20 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i> | A+ | 83 | 100,000 | 5 yrs | Int / Int | 04/16/2026 | | 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+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs  | Int / Int | 05/08/2026 | | 5.15 | 5.15 | 2.40 | 5 yrs  | 5.15 | 18-75: 2.00+ 76-85: 1.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 5 yrs  | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 0% / 0% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 5 yrs  | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | Int / Int | 05/15/2026 | | 5.10 | 5.10 | 0.25 | 5 yrs | 5.10 | 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 | 05/15/2026 | | 5.10 | 5.10 | 0.25 | 5 yrs | 5.10 | 0-75: 2.50+ 76-85: 1.75+ |
| THE STANDARD Multi-Choice 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | 0% / 0% | 05/04/2026 | | 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 | | 5.05 | 5.05 | 2.40 | 5 yrs  | 5.05 | 18-75: 2.00+ 76-85: 1.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 5 yrs | 5.05 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | Int / Int | 05/04/2026 | | 5.00 | 5.00 | 0.10 | 5 yrs  | 5.00 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |

| 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 5 Interest Only Withdrawals MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | Int / Int | 05/04/2026 | | 5.00 | 5.00 | 0.10 | 5 yrs ↻ | 5.00 | 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% | 05/01/2026 | | 5.00 | 5.00 | 2.60 | 5 yrs ↻ | 5.00 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| NATIONAL LIFE GROUP RetireMax Secure 5 MVA 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+ |
| MUTUAL OF OMAHA Ultra Premier 5 MVA | A+ | 89 | 25,000 | 5 yrs ↻ | 10% / 10% | 05/04/2026 | | 5.00 | 5.00 | 0.05 | 5 yrs ↻ | 5.00 | 0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+ |
| ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i> | A+ | 83 | 10,000 | 5 yrs | Int / Int | 04/16/2026 | | 4.95 | 4.95 | 0.25 | 5 yrs | 4.95 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | 0% / 10% | 05/04/2026 | | 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+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 5 yrs | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 5 yrs | 4.95 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i> | A+ | 83 | 10,000 | 5 yrs | Int / Int | 04/16/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | Int / Int | 05/15/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 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 | 05/15/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 0-75: 2.50+ 76-85: 1.75+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i> | A | 93 | 100,000 | 5 yrs ↻ | 0% / 10% | 05/04/2026 | | 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 Multi-Choice 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 0% | 05/04/2026 | | 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+ |

Sales Support & Licensing

| 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 Focused Growth Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs  | Int / Int | 05/04/2026 | | 4.70 | 4.70 | 0.10 | 5 yrs  | 4.70 | 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 | 05/04/2026 | | 4.70 | 4.70 | 0.10 | 5 yrs  | 4.70 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ |
| NATIONAL LIFE GROUP RetireMax Secure 5 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+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs  | 0% / 10% | 05/04/2026 | | 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+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 5 yrs  | 0% / 10% | 05/04/2026 | | 4.55 | 4.55 | 0.10 | 5 yrs  | 4.55 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs  | 0% / 15% | 04/20/2026 | | 4.45 | 4.45 | 0.25 | 5 yrs  | 4.45 | 18-75: 2.00+ 76-85: 1.00+ |
| 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>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 05/14/2026 | | 4.45 | 4.45 | 0.50 | 5 yrs | 4.45 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i> | A+ | 89 | 50,000 | 5 yrs  | 10% / 10% | 05/04/2026 | | 4.45 | 4.45 | 0.25 | 5 yrs  | 4.45 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| 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+ |
| 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+ |

Sales Support & Licensing


| 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 |
|--|---------|---------------|-------------|--|------------------------------|-------------|---------------|--------------|-----------|---------------|---|---------------------|--|
| MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i> | A+ | 89 | 5,000 | 5 yrs  | 10% / 10% | 05/04/2026 | | 4.30 | 4.30 | 0.25 | 5 yrs  | 4.30 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs  | 0% / 15% | 04/20/2026 | | 4.15 | 4.15 | 0.25 | 5 yrs  | 4.15 | 18-75: 2.00+ 76-85: 1.00+ |
| 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% | 05/01/2026 | | 9.80 | 4.80 | 2.60 | 6 yrs  | 5.62 | 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% | 05/01/2026 | | 5.55 | 5.55 | 1.00 | 6 yrs  | 5.55 | 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% | 05/01/2026 | | 9.65 | 4.65 | 2.60 | 6 yrs  | 5.47 | 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% | 05/01/2026 | | 9.65 | 4.65 | 2.60 | 6 yrs  | 5.47 | 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% | 05/01/2026 | | 9.55 | 4.55 | 2.60 | 6 yrs  | 5.37 | 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% | 05/01/2026 | | 9.50 | 4.50 | 2.60 | 6 yrs  | 5.32 | 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% | 05/01/2026 | | 9.40 | 4.40 | 2.60 | 6 yrs  | 5.22 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Min GTD Value | Years Rate GTD | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|---|
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA High Band | A | 85 | 100,000 | 10 yrs | 0% / 15% | 04/20/2026 | | 4.45 | 4.45 | 0.25 | 6 yrs | 4.45 | 18-75: 2.00+ 76-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA Low Band | A | 85 | 25,000 | 10 yrs | 0% / 15% | 04/20/2026 | | 4.15 | 4.15 | 0.25 | 6 yrs | 4.15 | 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% | 05/01/2026 | | 5.45 | 5.45 | 1.00 | 7 yrs | 5.45 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA High Band | A | 90 | 250,000 | 10 yrs | 0% / 0% | 05/01/2026 | | 5.45 | 5.45 | 2.60 | 7 yrs | 5.45 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.35 | 5.35 | 2.60 | 7 yrs | 5.35 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ |
| ATHENE IA Athene Max Rate 7 MVA High Band | A+ | 83 | 100,000 | 7 yrs | Int / Int | 04/16/2026 | | 5.30 | 5.30 | 0.25 | 7 yrs | 5.30 | 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 High Band | A | 90 | 250,000 | 7 yrs | 10% / 10% | 05/01/2026 | | 5.30 | 5.30 | 2.60 | 7 yrs | 5.30 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Mid Band | A | 90 | 100,000 | 10 yrs | 0% / 0% | 05/01/2026 | | 5.30 | 5.30 | 2.60 | 7 yrs | 5.30 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+ |
| ATHENE IA Athene Max Rate 7 (state specific) MVA High Band | A+ | 83 | 100,000 | 7 yrs | Int / Int | 04/16/2026 | | 5.25 | 5.25 | 0.25 | 7 yrs | 5.25 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band | A | 90 | 100,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 7 yrs | 5.20 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Low Band | A | 90 | 5,000 | 10 yrs | 0% / 0% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 7 yrs | 5.20 | 0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band | A | 90 | 100,000 | 7 yrs | 10% / 10% | 05/01/2026 | | 5.15 | 5.15 | 2.60 | 7 yrs | 5.15 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |






















Sales Support & Licensing

| 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 |
|--|---------|---------------|-------------|---|------------------------------|-------------|---------------|--------------|-----------|---------------|---|---------------------|---|
| MUTUAL OF OMAHA Ultra Premier 7 MVA | A+ | 88 | 25,000 | 7 yrs  | 10% / 10% | 05/04/2026 | | 5.15 | 5.15 | 0.05 | 7 yrs  | 5.15 | 0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 7 yrs  | 5.10 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | Int / Int | 05/15/2026 | | 5.10 | 5.10 | 0.25 | 7 yrs | 5.10 | 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 | 05/15/2026 | | 5.10 | 5.10 | 0.25 | 7 yrs | 5.10 | 0-75: 3.25+ 76-85: 2.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i> | A | 90 | 5,000 | 7 yrs | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 7 yrs | 5.05 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i> | A+ | 83 | 10,000 | 7 yrs | Int / Int | 04/16/2026 | | 5.00 | 5.00 | 0.25 | 7 yrs | 5.00 | 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>Low Band</i> | A+ | 83 | 10,000 | 7 yrs | Int / Int | 04/16/2026 | | 4.95 | 4.95 | 0.25 | 7 yrs | 4.95 | 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>Low Band</i> | A | 85 | 10,000 | 7 yrs | Int / Int | 05/15/2026 | | 4.90 | 4.90 | 0.25 | 7 yrs | 4.90 | 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 | 05/15/2026 | | 4.90 | 4.90 | 0.25 | 7 yrs | 4.90 | 0-75: 3.25+ 76-85: 2.25+ |
| THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs  | Int / Int | 05/04/2026 | | 4.85 | 4.85 | 0.10 | 7 yrs  | 4.85 | 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% | 05/04/2026 | | 4.80 | 4.80 | 0.10 | 7 yrs  | 4.80 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs  | Int / Int | 05/04/2026 | | 4.75 | 4.75 | 0.10 | 7 yrs  | 4.75 | 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% | 05/04/2026 | | 4.70 | 4.70 | 0.10 | 7 yrs  | 4.70 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |

Sales Support & Licensing

| 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 |
|--|---------|---------------------------------|-------------|---|------------------------------|-------------|---------------|--------------|-----------|---------------|---|---------------------|---|
| 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% | 05/14/2026 | | 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+ |
| MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i> | A+ | 88 | 50,000 | 7 yrs  | 10% / 10% | 05/04/2026 | | 4.70 | 4.70 | 0.25 | 7 yrs  | 4.70 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i> | A | 90 | 100,000 | 7 yrs  | 0% / 10% | 05/04/2026 | | 4.60 | 4.60 | 0.10 | 7 yrs  | 4.60 | 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 | 05/04/2026 | | 4.55 | 4.55 | 0.10 | 7 yrs  | 4.55 | 0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+ |
| MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i> | A+ | 88 | 5,000 | 7 yrs  | 10% / 10% | 05/04/2026 | | 4.55 | 4.55 | 0.25 | 7 yrs  | 4.55 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| THE STANDARD Multi-Choice 7 MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs  | 0% / 0% | 05/04/2026 | | 4.50 | 4.50 | 0.10 | 7 yrs  | 4.50 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs  | 0% / 15% | 04/20/2026 | | 4.45 | 4.45 | 0.25 | 7 yrs  | 4.45 | 18-75: 2.50+ 76-85: 1.25+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs  | Int / Int | 05/04/2026 | | 4.45 | 4.45 | 0.10 | 7 yrs  | 4.45 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 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% | 05/14/2026 | | 4.45 | 4.45 | 0.50 | 7 yrs | 4.45 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs  | 0% / 10% | 05/04/2026 | | 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 <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+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 90 | 15,000 | 7 yrs  | 0% / 10% | 05/04/2026 | | 4.30 | 4.30 | 0.10 | 7 yrs  | 4.30 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |

Sales Support & Licensing

| 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 7 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs  | 0% / 15% | 04/20/2026 | | 4.20 | 4.20 | 0.25 | 7 yrs  | 4.20 | 18-75: 2.50+ 76-85: 1.25+ |
| Rate Guaranteed 8-Years | | | | | | | | | | | | | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA | A | 85 | 20,000 | 8 yrs  | Int / 10% | 05/01/2026 | | 5.20 | 5.20 | 1.00 | 8 yrs  | 5.20 | 18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 8 yrs  | 5.20 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 8 yrs  | 5.05 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 8 yrs  | 4.95 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| Rate Guaranteed 9-Years | | | | | | | | | | | | | |
| ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i> | A | 85 | 100,000 | 9 yrs  | Int / Int | 05/08/2026 | | 5.30 | 5.30 | 2.40 | 9 yrs  | 5.30 | 18-75: 2.25+ 76-85: 2.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 9 yrs  | 5.20 | 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% | 05/01/2026 | | 5.10 | 5.10 | 1.00 | 9 yrs  | 5.10 | 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 | 05/08/2026 | | 5.10 | 5.10 | 2.40 | 9 yrs  | 5.10 | 18-75: 2.25+ 76-85: 2.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 9 yrs  | 5.05 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 9 yrs  | 4.95 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| Rate Guaranteed 10-Years | | | | | | | | | | | | | |
| ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs  | Int / Int | 05/08/2026 | | 5.50 | 5.50 | 2.40 | 10 yrs  | 5.50 | 18-75: 2.25+ 76-85: 2.00+ |

Sales Support & Licensing

| 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 MAX 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 0% / 0% | 05/01/2026 | | 5.35 | 5.35 | 2.60 | 10 yrs | 5.35 | 0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i> | A | 85 | 10,000 | 10 yrs ↻ | Int / Int | 05/08/2026 | | 5.30 | 5.30 | 2.40 | 10 yrs ↻ | 5.30 | 18-75: 2.25+ 76-85: 2.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 10 yrs | 5.20 | 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% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 10 yrs | 5.20 | 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% | 05/01/2026 | | 5.15 | 5.15 | 1.00 | 10 yrs ↻ | 5.15 | 18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 0% / 0% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 10 yrs | 5.10 | 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% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 10 yrs | 5.05 | 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% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 10 yrs | 4.95 | 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% | 04/20/2026 | | 4.80 | 4.80 | 0.25 | 10 yrs | 4.80 | 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 | 05/04/2026 | | 4.55 | 4.55 | 0.10 | 10 yrs ↻ | 4.55 | 0-80: 3.00+ |
| THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i> | A | 80 | 15,000 | 10 yrs ↻ | Int / Int | 05/04/2026 | | 4.25 | 4.25 | 0.10 | 10 yrs ↻ | 4.25 | 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% | 04/20/2026 | | 4.20 | 4.20 | 0.25 | 10 yrs | 4.20 | 18-75: 2.50+ 76-85: 1.25+ |
| AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA | A | 80 | 25,000 | 10 yrs | 10% / 10% | 07/01/2025 | | 2.00 | 2.00 | 1.00 | 10 yrs | 2.00 | 50-80: 5.00+ |