

Sales Support & Licensing

List filtered for 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 2-Years													
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	04/15/2026		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	04/15/2026		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	04/15/2026		5.05	5.05	1.00	2 yrs ↻	5.05	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs ↻	5.00	0-89: 1.00+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	04/15/2026		4.95	4.95	1.00	2 yrs ↻	4.95	81-UP: 0.50+
GBU LIFE Asset Guard Select 2 MVA Low Band	A-	95	25,000	2 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	0.50	2 yrs ↻	4.75	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
GBU LIFE Asset Guard Select 2 MVA High Band	A-	95	100,000	2 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	0.50	2 yrs ↻	4.75	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	04/16/2026		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	04/15/2026		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	04/15/2026		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	04/15/2026		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	04/15/2026		5.55	5.55	1.00	3 yrs ↻	5.55	81-UP: 1.05+
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs ↻	5.45	0-89: 1.50+
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	04/16/2026		5.10	5.10	2.40	3 yrs ↻	5.10	0-89: 1.50+

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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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs ↻	0% / 10%	05/13/2026		4.95	4.95	1.15	3 yrs ↻	4.95	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	05/13/2026		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 High Band	A-	90	100,000	3 yrs ↻	0% / 10%	05/01/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs ↻	0% / 0%	05/14/2026		4.85	4.85	1.00	3 yrs ↻	4.85	See Notes
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 2.00+ 81-90: 1.50+
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+

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GBU LIFE Asset Guard Select 3 MVA Low Band	A-	95	25,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	3 yrs	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
GBU LIFE Asset Guard Select 3 MVA High Band	A-	95	100,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	3 yrs	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
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+
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 Low Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 10%	05/13/2026		4.70	4.70	1.15	3 yrs	4.70	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA High Band	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 Mid Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Mid Band	A-	90	50,000	3 yrs	0% / 10%	05/13/2026		4.65	4.65	1.15	3 yrs	4.65	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
THE STANDARD Multi-Choice 3 MVA High Band	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+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs	10% / 10%	05/14/2026		4.65	4.65	1.00	3 yrs	4.65	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Mid Band	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+

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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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	05/01/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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+
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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	05/14/2026		4.35	4.35	1.00	3 yrs	4.35	See Notes
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+

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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+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30	0.50	3 yrs	4.30	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30	0.50	3 yrs	4.30	0-74: 1.85+ 75-UP: 0.93+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 3 CA	B++	99	10,000	3 yrs	Int / Int	05/14/2026		4.25	4.25	1.00	3 yrs	4.25	See Notes
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 NY	B++	99	10,000	3 yrs	Int / Int	05/14/2026		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.85+ 81-90: 1.25+ 91-99: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	09/23/2025		4.20	4.20	0.50	3 yrs	4.20	0-74: 1.85+ 75-UP: 0.93+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3	B++	99	10,000	3 yrs	Int / Int	05/14/2026		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 CA	B++	99	10,000	3 yrs	Int / Int	05/14/2026		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+
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+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs 	0% / 10%	05/13/2026		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+
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+
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													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs 	Int / Int	04/15/2026		5.90	5.90	1.00	4 yrs 	5.90	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs 	Int / Int	04/15/2026		5.80	5.80	1.00	4 yrs 	5.80	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs 	Int / Int	04/15/2026		5.65	5.65	1.00	4 yrs 	5.65	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs 	Int / Int	04/15/2026		5.55	5.55	1.00	4 yrs 	5.55	81-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	05/01/2026		5.05	5.05	1.00	4 yrs 	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs 	5% / 5%	05/01/2026		5.00	5.00	1.00	4 yrs 	5.00	0-80: 2.50+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs 	0% / 10%	05/13/2026		4.95	4.95	1.15	4 yrs 	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+

















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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	05/13/2026		4.90	4.90	1.15	4 yrs	4.90	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	4 yrs	4.75	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%	02/23/2026		4.75	4.75	0.50	4 yrs	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	05/01/2026		4.75	4.75	1.00	4 yrs	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs	0% / 10%	05/13/2026		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%	05/13/2026		4.65	4.65	1.15	4 yrs	4.65	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs	4.50	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs	4.50	0-74: 2.25+ 75-UP: 1.13+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	09/23/2025		4.40	4.40	0.50	4 yrs	4.40	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%	05/13/2026		4.10	4.10	1.15	4 yrs	4.10	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%	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													
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	04/15/2026		6.00	6.00	1.00	5 yrs	6.00	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	5 yrs	5.90	0-80: 2.40+



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
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	04/15/2026		5.75	5.75	1.00	5 yrs	5.75	81-UP: 1.80+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs	5.70	0-89: 2.25+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	04/15/2026		5.65	5.65	1.00	5 yrs	5.65	81-UP: 1.80+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	5 yrs	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	05/13/2026		5.35	5.35	1.15	5 yrs	5.35	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	05/08/2026		5.35	5.35	2.40	5 yrs	5.35	18-75: 2.00+ 76-85: 1.70+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs	0% / 0%	05/14/2026		5.35	5.35	1.00	5 yrs	5.35	See Notes
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 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+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs	5.30	0-89: 2.25+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	05/01/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
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+
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+



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
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs 	10% / 10%	05/14/2026		5.20	5.20	1.00	5 yrs 	5.20	See Notes
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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/01/2026		5.20	5.20	1.00	5 yrs 	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs 	0% / 10%	05/13/2026		5.15	5.15	1.15	5 yrs 	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	05/13/2026		5.10	5.10	1.15	5 yrs 	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs 	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs 	5.05	0-80: 3.00+ 81-90: 2.25+
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+









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
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs 	10% / 10%	05/01/2026		5.05	5.05	1.00	5 yrs 	5.05	0-80: 2.50+ 81-85: 1.30+
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+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs 	10% / 10%	02/23/2026		5.00	5.00	0.50	5 yrs 	5.00	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%	02/23/2026		5.00	5.00	0.50	5 yrs 	5.00	0-80: 2.75+ 81-90: 1.30+ 91-95: 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+
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 <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+









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 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+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs 	0% / 10%	05/01/2026		4.90	4.90	1.00	5 yrs 	4.90	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	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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	05/14/2026		4.80	4.80	1.00	5 yrs	4.80	See Notes
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs 	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs 	4.80	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs 	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs 	4.80	0-74: 2.75+ 75-UP: 1.50+
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+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs 	0% / 5%	09/23/2025		4.70	4.70	0.50	5 yrs 	4.70	0-74: 2.75+ 75-UP: 1.50+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 NY	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.70	4.70	1.00	5 yrs	4.70	0-84: 2.50+

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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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs 	0% / 10%	05/13/2026		4.65	4.65	1.15	5 yrs 	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.60	4.60	1.00	5 yrs	4.60	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.60	4.60	1.00	5 yrs	4.60	See Notes
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 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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.40	4.40	1.00	5 yrs	4.40	0-84: 2.50+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 CA	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.40	4.40	1.00	5 yrs	4.40	0-84: 2.50+

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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+
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	05/14/2026		4.30	4.30	1.00	5 yrs	4.30	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	05/14/2026		4.30	4.30	1.00	5 yrs	4.30	See Notes
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+
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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 ROP	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.10	4.10	1.00	5 yrs	4.10	0-84: 2.50+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 CA ROP	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		4.10	4.10	1.00	5 yrs	4.10	0-84: 2.50+
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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 NY ROP	B++	84	10,000	5 yrs	15% / 15%	05/14/2026		3.75	3.75	1.00	5 yrs	3.75	0-84: 2.50+
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													
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs 	Int / Int	04/15/2026		5.70	5.70	1.00	6 yrs 	5.70	0-80: 2.45+
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+

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	04/15/2026		5.60	5.60	1.00	6 yrs	5.60	0-80: 2.45+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	05/13/2026		5.45	5.45	1.15	6 yrs	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs	Int / Int	04/15/2026		5.45	5.45	1.00	6 yrs	5.45	81-UP: 1.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	6 yrs	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs	Int / Int	04/15/2026		5.35	5.35	1.00	6 yrs	5.35	81-UP: 2.05+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs	0% / 10%	05/13/2026		5.25	5.25	1.15	6 yrs	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs	5% / 5%	05/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 3.00+ 81-UP: 1.55+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+


















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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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	05/13/2026		5.20	5.20	1.15	6 yrs ↻	5.20	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	03/10/2026		5.15	5.15	1.00	6 yrs ↻	5.15	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	05/01/2026		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%	05/13/2026		4.85	4.85	1.15	6 yrs ↻	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	05/14/2026		4.60	4.60	1.00	6 yrs	4.60	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	05/14/2026		4.60	4.60	1.00	6 yrs	4.60	See Notes
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6	B++	84	25,000	6 yrs	15% / 15%	05/14/2026		4.45	4.45	1.00	6 yrs	4.45	0-84: 2.75+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 CA	B++	84	25,000	6 yrs	15% / 15%	05/14/2026		4.45	4.45	1.00	6 yrs	4.45	0-84: 2.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	0.50	6 yrs ↻	4.00	0-74: 2.75+ 75-UP: 1.38+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 NY	B++	84	25,000	6 yrs	15% / 15%	05/14/2026		3.85	3.85	1.00	6 yrs	3.85	0-84: 2.75+
Rate Guaranteed 7-Years													
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	04/15/2026		5.60	5.60	1.00	7 yrs ↻	5.60	0-80: 2.75+

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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
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs	Int / Int	04/15/2026		5.50	5.50	1.00	7 yrs	5.50	0-80: 2.75+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs	5.50	0-89: 3.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	05/13/2026		5.45	5.45	1.15	7 yrs	5.45	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
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 <i>High Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	7 yrs	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs	0% / 0%	05/14/2026		5.35	5.35	1.00	7 yrs	5.35	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	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+
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs	Int / Int	04/15/2026		5.35	5.35	1.00	7 yrs	5.35	81-UP: 1.90+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	05/13/2026		5.30	5.30	1.15	7 yrs	5.30	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%	05/01/2026		5.30	5.30	1.00	7 yrs	5.30	0-80: 3.00+ 81-85: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	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 <i>Mid Band</i>	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+

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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 (state specific) MVA <i>High Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	05/13/2026		5.25	5.25	1.15	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	05/01/2026		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	04/15/2026		5.25	5.25	1.00	7 yrs 	5.25	81-UP: 1.90+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs 	10% / 10%	05/14/2026		5.20	5.20	1.00	7 yrs 	5.20	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	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 <i>Low Band</i>	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+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs 	0% / 10%	04/16/2026		5.20	5.20	2.40	7 yrs 	5.20	0-89: 3.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	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+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	05/01/2026		5.10	5.10	1.00	7 yrs 	5.10	0-80: 3.00+ 81-85: 1.55+
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+

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 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+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs 	0% / 10%	05/01/2026		4.95	4.95	1.00	7 yrs 	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/13/2026		4.90	4.90	1.15	7 yrs	4.90	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
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+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	05/14/2026		4.80	4.80	1.00	7 yrs	4.80	See Notes
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs 	0% / 5%	09/23/2025		4.80	4.80	0.50	7 yrs 	4.80	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs 	0% / 5%	09/23/2025		4.80	4.80	0.50	7 yrs 	4.80	0-74: 3.00+ 75-UP: 1.50+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs 	0% / 5%	09/23/2025		4.70	4.70	0.50	7 yrs 	4.70	0-74: 3.00+ 75-UP: 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
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	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 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+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	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+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.65	4.65	1.00	7 yrs	4.65	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.65	4.65	1.00	7 yrs	4.65	See Notes
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	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 Low Band	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 Low Band	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+
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.50	4.50	1.00	7 yrs	4.50	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.50	4.50	1.00	7 yrs	4.50	See Notes
THE STANDARD Multi-Choice 7 MVA Low Band	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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.50	4.50	1.00	7 yrs	4.50	0-84: 3.00+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 CA	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.50	4.50	1.00	7 yrs	4.50	0-84: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	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+

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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
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 <i>MVA 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+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 ROP	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.35	4.35	1.00	7 yrs	4.35	0-84: 3.00+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.35	4.35	1.00	7 yrs	4.35	0-84: 3.00+
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+
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+
MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 NY	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		4.05	4.05	1.00	7 yrs	4.05	0-84: 3.00+
MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 NY ROP	B++	84	10,000	7 yrs	15% / 15%	05/14/2026		3.80	3.80	1.00	7 yrs	3.80	0-84: 3.00+
Rate Guaranteed 8-Years													
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	8 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs	5.20	0-80: 3.00+ 81-90: 2.25+
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+

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 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+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs 	0% / 10%	05/01/2026		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>Mid Band</i>	A-	90	100,000	8 yrs 	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs 	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs 	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs 	4.10	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%	09/23/2025		4.00	4.00	0.50	8 yrs 	4.00	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	05/08/2026		5.30	5.30	2.40	9 yrs 	5.30	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%	05/01/2026		5.25	5.25	1.00	9 yrs 	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs 	0% / 10%	05/01/2026		4.95	4.95	1.00	9 yrs 	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	9 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	9 yrs	4.10	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%	09/23/2025		4.00	4.00	0.50	9 yrs	4.00	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	05/08/2026		5.50	5.50	2.40	10 yrs	5.50	18-75: 2.25+ 76-85: 2.00+
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	04/15/2026		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%	04/16/2026		5.50	5.50	2.40	10 yrs	5.50	0-89: 4.00+
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	04/15/2026		5.40	5.40	1.00	10 yrs	5.40	0-80: 2.80+
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+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/10/2026		5.30	5.30	1.00	10 yrs	5.30	0-80: 3.00+ 81-90: 2.25+
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	05/01/2026		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	04/15/2026		5.25	5.25	1.00	10 yrs	5.25	81-UP: 2.05+
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+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	10 yrs	5.20	0-89: 4.00+

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
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+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs 	Int / Int	04/15/2026		5.15	5.15	1.00	10 yrs 	5.15	81-UP: 2.05+
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+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	05/01/2026		4.95	4.95	1.00	10 yrs 	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	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+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs 	0% / 5%	09/23/2025		4.10	4.10	0.50	10 yrs 	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs 	0% / 5%	09/23/2025		4.10	4.10	0.50	10 yrs 	4.10	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%	09/23/2025		4.00	4.00	0.50	10 yrs 	4.00	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%	07/01/2025		2.00	2.00	1.00	10 yrs	2.00	50-80: 5.00+

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
Rate Guaranteed 15-Years													
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	04/15/2026		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	04/15/2026		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	04/15/2026		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	04/15/2026		4.70	4.70	1.00	15 yrs ↻	4.70	See Notes