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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	08/24/2026		5.10	5.10	2.40	2 yrs ↻	5.10	0-89: 1.00+
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	08/31/2026		5.05	5.05	0.50	2 yrs ↻	5.05	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	08/31/2026		5.05	5.05	0.50	2 yrs ↻	5.05	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	08/24/2026		4.80	4.80	2.40	2 yrs ↻	4.80	0-89: 1.00+
Rate Guaranteed 3-Years													
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	08/24/2026		5.65	5.65	2.40	3 yrs ↻	5.65	0-89: 1.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/20/2026		5.50	5.50	1.00	3 yrs ↻	5.50	0-80: 2.00+ 81-90: 1.50+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/28/2026		5.35	5.35	0.15	3 yrs	5.35	18-80: 1.50+ 81-UP: 0.85+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/28/2026		5.35	5.35	0.15	3 yrs	5.35	18-80: 1.50+ 81-UP: 0.85+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	08/11/2026		5.30	5.30	0.25	3 yrs	5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	08/11/2026		5.30	5.30	0.25	3 yrs	5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026		5.25	5.25	0.15	3 yrs	5.25	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026		5.25	5.25	0.15	3 yrs	5.25	18-80: 1.50+ 81-UP: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	08/27/2026		5.25	5.25	0.25	3 yrs	5.25	0-75: 1.50+ 76-85: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	08/24/2026		5.25	5.25	2.40	3 yrs ↻	5.25	0-89: 1.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026		5.90	4.90	0.15	3 yrs	5.23	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026		5.90	4.90	0.15	3 yrs	5.23	18-80: 1.50+ 81-UP: 0.40+
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	08/31/2026		5.20	5.20	0.50	3 yrs ↻	5.20	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	08/31/2026		5.20	5.20	0.50	3 yrs ↻	5.20	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	08/28/2026		5.20	5.20	0.15	3 yrs ↻	5.20	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	08/28/2026		5.20	5.20	0.15	3 yrs	5.20	18-80: 2.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A	90	75,000	3 yrs ↻	0% / 10%	08/19/2026		5.20	5.20	1.15	3 yrs ↻	5.20	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	09/01/2026		5.20	5.20	1.00	3 yrs ↻	5.20	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	08/27/2026		5.20	5.20	0.25	3 yrs	5.20	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A	90	100,000	3 yrs ↻	0% / 10%	08/19/2026		5.15	5.15	1.15	3 yrs ↻	5.15	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	3 yrs	5.10	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	3 yrs	5.10	18-80: 2.00+ 81-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	09/01/2026		5.10	5.10	1.00	3 yrs ↻	5.10	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	08/11/2026		5.05	5.05	0.25	3 yrs	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	08/11/2026		5.05	5.05	0.25	3 yrs	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs ↻	0% / 0%	08/13/2026		5.05	5.05	1.00	3 yrs ↻	5.05	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	08/27/2026		5.00	5.00	0.25	3 yrs	5.00	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	08/27/2026		5.00	5.00	0.25	3 yrs	5.00	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A	90	25,000	3 yrs ↻	0% / 10%	08/19/2026		4.95	4.95	1.15	3 yrs ↻	4.95	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	08/19/2026		4.95	4.95	2.95	3 yrs ↻	4.95	18-75: 1.75+ 76-85: 1.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A	90	50,000	3 yrs ↻	0% / 10%	08/19/2026		4.90	4.90	1.15	3 yrs ↻	4.90	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	09/01/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	08/17/2026		4.85	4.85	0.25	3 yrs	4.85	18-80: 2.00+ 81-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	08/19/2026		4.85	4.85	2.95	3 yrs ↻	4.85	18-75: 1.75+ 76-85: 1.45+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs ↻	10% / 10%	08/13/2026		4.85	4.85	1.00	3 yrs ↻	4.85	See Notes
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	07/20/2026 ↻ 09/04/2026		4.80 4.90	+0.10 4.80 ↑ 4.90	0.10	3 yrs ↻	4.80 4.90	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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.75 4.85	+0.10 4.75 ↑ 4.85	0.10	3 yrs ↻	4.75 4.85	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	07/20/2026 ↻ 09/04/2026		4.75 4.85	+0.10 4.75 ↑ 4.85	0.10	3 yrs ↻	4.75 4.85	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	08/19/2026		4.75	4.75	2.95	3 yrs ↻	4.75	18-75: 1.75+ 76-85: 1.45+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	0.10	3 yrs ↻	4.70 4.80	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	08/19/2026		4.65	4.65	2.95	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	0.10	3 yrs ↻	4.60 4.70	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	08/13/2026		4.55	4.55	1.00	3 yrs	4.55	See Notes
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	07/20/2026 ↻ 09/04/2026		4.50 4.60	+0.10 4.50 ↑ 4.60	0.10	3 yrs ↻	4.50 4.60	0-80: 1.50+ 81-93: 0.50+
WESTERN UNITED LIFE INS. CO.. Discovery 3 CA	B++	99	10,000	3 yrs	Int / Int	08/13/2026		4.45	4.45	1.00	3 yrs	4.45	See Notes

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.45 4.55	+0.10 4.45 ↑ 4.55	0.10	3 yrs ↻	4.45 4.55	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	07/20/2026 ↻ 09/04/2026		4.45 4.55	+0.10 4.45 ↑ 4.55	0.10	3 yrs ↻	4.45 4.55	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.40 4.50	+0.10 4.40 ↑ 4.50	0.10	3 yrs ↻	4.40 4.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.30 4.40	+0.10 4.30 ↑ 4.40	0.10	3 yrs ↻	4.30 4.40	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
NATIONAL LIFE GROUP RetireMax Secure 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	0.10	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	3 yrs	4.15	18-80: 2.00+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A	90	15,000	3 yrs ↻	0% / 10%	08/19/2026		4.15	4.15	1.15	3 yrs ↻	4.15	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
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+
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+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 4-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	09/01/2026		5.50	5.50	1.00	4 yrs ↻	5.50	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%	09/01/2026		5.30	5.30	1.00	4 yrs ↻	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	08/31/2026		5.25	5.25	0.50	4 yrs ↻	5.25	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%	08/31/2026		5.25	5.25	0.50	4 yrs ↻	5.25	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A	90	75,000	4 yrs ↻	0% / 10%	08/19/2026		5.20	5.20	1.15	4 yrs ↻	5.20	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A	90	100,000	4 yrs ↻	0% / 10%	08/19/2026		5.15	5.15	1.15	4 yrs ↻	5.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	4 yrs	5.10	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	4 yrs	5.10	18-80: 2.50+ 81-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	09/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00	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%	08/19/2026		4.95	4.95	1.15	4 yrs ↻	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	4 yrs ↻	4.90	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	4 yrs ↻	4.90	18-75: 1.50+ 76-85: 0.75+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A	90	50,000	4 yrs ↻	0% / 10%	08/19/2026		4.90	4.90	1.15	4 yrs ↻	4.90	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	08/17/2026		4.85	4.85	0.25	4 yrs	4.85	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROF MVA, ROP <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROF MVA, ROP <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.45	4.45	0.25	4 yrs ↻	4.45	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.45	4.45	0.25	4 yrs ↻	4.45	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A	90	15,000	4 yrs ↻	0% / 10%	08/19/2026		4.35	4.35	1.15	4 yrs ↻	4.35	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROF MVA, ROP <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	4 yrs	4.15	18-80: 2.50 81-UP: 1.25
Rate Guaranteed 5-Years													
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	08/24/2026		5.90	5.90	2.40	5 yrs ↻	5.90	0-89: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A	90	75,000	5 yrs ↻	0% / 10%	08/19/2026		5.75	5.75	1.15	5 yrs ↻	5.75	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	08/19/2026		5.75	5.75	2.95	5 yrs ↻	5.75	18-75: 2.00+ 76-85: 1.70+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	0% / 10%	08/19/2026		5.70	5.70	1.15	5 yrs ↻	5.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	08/19/2026		5.65	5.65	2.95	5 yrs ↻	5.65	18-75: 2.00+ 76-85: 1.70+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/01/2026		5.65	5.65	0.50	5 yrs	5.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs ↻	0% / 0%	08/13/2026		5.60	5.60	1.00	5 yrs ↻	5.60	See Notes
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/11/2026		5.55	5.55	0.25	5 yrs	5.55	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	08/20/2026		5.55	5.55	1.00	5 yrs ↻	5.55	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	09/01/2026		5.55	5.55	1.00	5 yrs ↻	5.55	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	08/19/2026		5.55	5.55	2.95	5 yrs ↻	5.55	18-75: 2.00+ 76-85: 1.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	08/27/2026		5.55	5.55	0.25	5 yrs	5.55	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	08/27/2026		5.55	5.55	0.25	5 yrs	5.55	0-75: 2.50+ 76-85: 1.75+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	08/31/2026		5.50	5.50	0.50	5 yrs ↻	5.50	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%	08/31/2026		5.50	5.50	0.50	5 yrs ↻	5.50	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/11/2026		5.50	5.50	0.25	5 yrs	5.50	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%	08/19/2026		5.50	5.50	1.15	5 yrs ↻	5.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A	90	50,000	5 yrs ↻	0% / 10%	08/19/2026		5.45	5.45	1.15	5 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	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	08/19/2026		5.45	5.45	2.95	5 yrs ↻	5.45	18-75: 2.00+ 76-85: 1.70+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	08/13/2026		5.45	5.45	1.00	5 yrs ↻	5.45	See Notes
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	08/24/2026		5.40	5.40	2.40	5 yrs ↻	5.40	0-89: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	08/27/2026		5.35	5.35	0.25	5 yrs	5.35	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	08/27/2026		5.35	5.35	0.25	5 yrs	5.35	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	08/11/2026		5.30	5.30	0.25	5 yrs	5.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/28/2026		5.30	5.30	0.15	5 yrs	5.30	18-80: 2.25+ 81-UP: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/28/2026		5.30	5.30	0.15	5 yrs	5.30	18-80: 2.25+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	08/03/2026 09/07/2026 ↻		5.30 5.40	5.30 ↑ 5.40	0.05	5 yrs ↻	5.30 5.40	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	08/11/2026		5.25	5.25	0.25	5 yrs	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026		5.25	5.25	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026		5.25	5.25	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026		6.05	5.05	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026		6.05	5.05	0.15	5 yrs	5.25	18-80: 2.00+ 81-UP: 0.40+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	07/20/2026 ↻ 09/04/2026		5.20 5.30	+0.10 5.20 ↑ 5.30	0.10	5 yrs ↻	5.20 5.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		5.15 5.25	+0.10 5.15 ↑ 5.25	0.10	5 yrs ↻	5.15 5.25	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	07/20/2026 ↻ 09/04/2026		5.15 5.25	+0.10 5.15 ↑ 5.25	0.10	5 yrs ↻	5.15 5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	09/01/2026		5.15	5.15	1.00	5 yrs ↻	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	08/17/2026		5.10	5.10	0.25	5 yrs	5.10	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	5 yrs	5.10	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	5 yrs	5.10	18-80: 3.00+ 81-UP: 1.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	08/28/2026		5.10	5.10	0.15	5 yrs ↻	5.10	18-80: 3.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	08/28/2026		5.10	5.10	0.15	5 yrs	5.10	18-80: 3.00+ 81-UP: 0.40+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		5.10 5.20	+0.10 5.10 ↑ 5.20	0.10	5 yrs ↻	5.10 5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	08/17/2026		5.05	5.05	0.25	5 yrs	5.05	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	08/17/2026		5.05	5.05	0.25	5 yrs	5.05	18-85: 2.00+ 86-90: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	08/13/2026		5.05	5.05	1.00	5 yrs	5.05	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	08/17/2026		5.00	5.00	0.25	5 yrs	5.00	18-85: 2.00+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A	90	15,000	5 yrs ↻	0% / 10%	08/19/2026		5.00	5.00	1.15	5 yrs ↻	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		5.00 5.10	+0.10 5.00 ↑ 5.10	0.10	5 yrs ↻	5.00 5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	08/24/2026		5.00	5.00	0.25	5 yrs	5.00	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	08/03/2026 ↻ 09/07/2026		5.00 5.20	+0.20 5.00 ↑ 5.20	0.25	5 yrs ↻	5.00 5.20	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	5 yrs ↻	4.90	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	5 yrs ↻	4.90	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	07/20/2026 ↻ 09/04/2026		4.90 5.00	+0.10 4.90 ↑ 5.00	0.10	5 yrs ↻	4.90 5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	08/17/2026		4.85	4.85	0.25	5 yrs	4.85	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	08/17/2026		4.85	4.85	0.25	5 yrs	4.85	18-80: 3.00+ 81-UP: 1.50+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	5 yrs	4.85	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	5 yrs	4.85	See Notes
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.85 4.95	+0.10 4.85 ↑ 4.95	0.10	5 yrs ↻	4.85 4.95	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	07/20/2026 ↻ 09/04/2026		4.85 4.95	+0.10 4.85 ↑ 4.95	0.10	5 yrs ↻	4.85 4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	08/03/2026 ↻ 09/07/2026		4.85 4.95	+0.10 4.85 ↑ 4.95	0.25	5 yrs ↻	4.85 4.95	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.80 4.90	+0.10 4.80 ↑ 4.90	0.10	5 yrs ↻	4.80 4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/03/2026		4.75	4.75	1.00	5 yrs	4.75	0-80: 2.00+ 81-85: 1.55+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	0.10	5 yrs ↻	4.70 4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	08/24/2026		4.70	4.70	0.25	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	08/17/2026		4.65	4.65	0.25	5 yrs	4.65	18-85: 2.00+ 86-90: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.60	4.60	0.25	5 yrs ↻	4.60	18-75: 2.00+ 76-85: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.60	4.60	0.25	5 yrs ↻	4.60	18-75: 2.00+ 76-85: 1.00+
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+
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	08/13/2026		4.55	4.55	1.00	5 yrs	4.55	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	08/13/2026		4.55	4.55	1.00	5 yrs	4.55	See Notes
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROPOP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROPOP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
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%	09/01/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPOP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	08/17/2026		4.40	4.40	0.25	5 yrs	4.40	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPOP with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	08/17/2026		4.40	4.40	0.25	5 yrs	4.40	18-85: 2.00+ 86-90: 1.00+
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+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROPOP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	5 yrs	4.15	18-80: 3.00+ 81-UP: 1.50+
Rate Guaranteed 6-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	09/01/2026		5.85	5.85	1.00	6 yrs ↻	5.85	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs ↻	0% / 10%	08/19/2026		5.75	5.75	1.15	6 yrs ↻	5.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A	90	100,000	6 yrs 	0% / 10%	08/19/2026		5.70	5.70	1.15	6 yrs 	5.70	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	08/20/2026		5.60	5.60	1.00	6 yrs 	5.60	0-80: 3.00+ 81-90: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A	90	25,000	6 yrs 	0% / 10%	08/19/2026		5.55	5.55	1.15	6 yrs 	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A	90	50,000	6 yrs 	0% / 10%	08/19/2026		5.50	5.50	1.15	6 yrs 	5.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	09/01/2026		5.40	5.40	1.00	6 yrs 	5.40	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%	08/19/2026		5.15	5.15	1.15	6 yrs 	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs 	0% / 10%	09/01/2026		5.10	5.10	1.00	6 yrs 	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	08/17/2026		4.90	4.90	0.25	6 yrs 	4.90	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	08/17/2026		4.90	4.90	0.25	6 yrs 	4.90	18-75: 2.00+ 76-85: 1.00+
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	6 yrs	4.85	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	08/13/2026		4.85	4.85	1.00	6 yrs	4.85	See Notes
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	08/17/2026		4.60	4.60	0.25	6 yrs 	4.60	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	08/17/2026		4.60	4.60	0.25	6 yrs 	4.60	18-75: 2.00+ 76-85: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 7-Years													
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A	90	75,000	7 yrs	0% / 10%	08/19/2026		5.90	5.90	1.15	7 yrs	5.90	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	08/19/2026		5.85	5.85	1.15	7 yrs	5.85	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	08/19/2026		5.75	5.75	1.15	7 yrs	5.75	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A	90	50,000	7 yrs	0% / 10%	08/19/2026		5.70	5.70	1.15	7 yrs	5.70	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%	09/01/2026		5.70	5.70	1.00	7 yrs ↻	5.70	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	08/11/2026		5.65	5.65	0.25	7 yrs	5.65	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	08/11/2026		5.60	5.60	0.25	7 yrs	5.60	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	7 yrs	5.60	18-80: 2.50+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	7 yrs	5.60	18-80: 2.50+ 81-UP: 1.15+
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	08/13/2026		5.60	5.60	1.00	7 yrs ↻	5.60	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	08/27/2026		5.55	5.55	0.25	7 yrs	5.55	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	08/27/2026		5.55	5.55	0.25	7 yrs	5.55	0-75: 3.25+ 76-85: 2.25+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	7 yrs	5.50	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	7 yrs	5.50	18-80: 2.15+ 81-UP: 0.45+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	08/24/2026		5.50	5.50	2.40	7 yrs ↻	5.50	0-89: 3.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026		6.35	5.35	0.15	7 yrs	5.49	18-80: 2.15+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026		6.35	5.35	0.15	7 yrs	5.49	18-80: 2.15+ 81-UP: 0.45+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	08/28/2026		5.45	5.45	0.15	7 yrs ↻	5.45	18-80: 3.25+ 81-UP: 0.45+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	08/28/2026		5.45	5.45	0.15	7 yrs	5.45	18-80: 3.25+ 81-UP: 0.45+
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs ↻	10% / 10%	08/13/2026		5.45	5.45	1.00	7 yrs ↻	5.45	See Notes
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	08/03/2026 09/07/2026 ↻		5.45 5.55	+0.10 5.45 ↑ 5.55	0.05	7 yrs ↻	5.45 5.55	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	08/11/2026		5.35	5.35	0.25	7 yrs	5.35	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	08/19/2026		5.35	5.35	1.15	7 yrs	5.35	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	08/27/2026		5.35	5.35	0.25	7 yrs	5.35	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	08/27/2026		5.35	5.35	0.25	7 yrs	5.35	0-75: 3.25+ 76-85: 2.25+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	08/11/2026		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+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	08/03/2026 09/07/2026 ↻		5.25 5.35	+0.10 5.25 ↑ 5.35	0.25	7 yrs ↻	5.25 5.35	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	08/24/2026		5.20	5.20	2.40	7 yrs ↻	5.20	0-89: 3.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/17/2026		5.10	5.10	0.25	7 yrs	5.10	18-84: 2.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	7 yrs	5.10	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	08/17/2026		5.10	5.10	0.25	7 yrs	5.10	18-80: 3.50+ 81-UP: 1.75+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	7 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	08/03/2026 ↻ 09/07/2026		5.10 5.10	0.00 5.10 ↕ 5.10	0.25	7 yrs ↻	5.10 5.10	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/17/2026		5.05	5.05	0.25	7 yrs	5.05	18-84: 3.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/17/2026		5.05	5.05	0.25	7 yrs	5.05	18-84: 3.50+ 85-90: 1.00+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	08/13/2026		5.05	5.05	1.00	7 yrs	5.05	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	08/24/2026		5.05	5.05	0.25	7 yrs	5.05	0-80: 3.50+ 81-UP: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		5.00 5.10	+0.10 5.00 ↕ 5.10	0.10	7 yrs ↻	5.00 5.10	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%	07/20/2026 ↻ 09/04/2026		4.95 5.05	+0.10 4.95 ↕ 5.05	0.10	7 yrs ↻	4.95 5.05	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/17/2026		4.90	4.90	0.25	7 yrs	4.90	18-84: 2.50+ 85-90: 1.00+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	7 yrs ↻	4.90	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	08/17/2026		4.90	4.90	0.25	7 yrs ↻	4.90	18-75: 2.50+ 76-85: 1.25+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.90	4.90	1.00	7 yrs	4.90	See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.90	4.90	1.00	7 yrs	4.90	See Notes
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.90 5.00	+0.10 4.90 ↑ 5.00	0.10	7 yrs ↻	4.90 5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/17/2026		4.85	4.85	0.25	7 yrs	4.85	18-84: 3.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/17/2026		4.85	4.85	0.25	7 yrs	4.85	18-84: 2.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	08/17/2026		4.85	4.85	0.25	7 yrs	4.85	18-80: 3.50+ 81-UP: 1.75+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.85 4.95	+0.10 4.85 ↑ 4.95	0.10	7 yrs ↻	4.85 4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.75	4.75	1.00	7 yrs	4.75	See Notes
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	08/13/2026		4.75	4.75	1.00	7 yrs	4.75	See Notes
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.75 4.85	+0.10 4.75 ↑ 4.85	0.10	7 yrs ↻	4.75 4.85	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%	08/24/2026		4.75	4.75	0.25	7 yrs	4.75	0-80: 3.50+ 81-UP: 1.50+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	0.10	7 yrs ↻	4.70 4.80	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/01/2026		4.70	4.70	0.50	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.65	4.65	0.25	7 yrs ↻	4.65	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	08/17/2026		4.65	4.65	0.25	7 yrs ↻	4.65	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	07/20/2026 ↻ 09/04/2026		4.65 4.75	+0.10 4.65 ↑ 4.75	0.10	7 yrs ↻	4.65 4.75	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	0.10	7 yrs ↻	4.60 4.70	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.55 4.65	+0.10 4.55 ↑ 4.65	0.10	7 yrs ↻	4.55 4.65	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/17/2026		4.45	4.45	0.25	7 yrs	4.45	18-84: 3.50+ 85-90: 1.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	07/20/2026 ↻ 09/04/2026		4.45 4.55	+0.10 4.45 ↑ 4.55	0.10	7 yrs ↻	4.45 4.55	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
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%	09/01/2026		4.45	4.45	0.50	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/17/2026		4.40	4.40	0.25	7 yrs	4.40	18-84: 2.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	7 yrs	4.15	18-80: 3.50+ 81-UP: 1.75+
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	08/20/2026		5.65	5.65	1.00	8 yrs ↻	5.65	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	8 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	09/01/2026		5.35	5.35	1.00	8 yrs ↻	5.35	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	8 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	9 yrs	5.60	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	9 yrs	5.60	18-80: 2.75+ 81-UP: 1.15+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	08/19/2026		5.60	5.60	2.95	9 yrs ↻	5.60	18-75: 2.25+ 76-85: 2.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		6.40	5.40	0.15	9 yrs	5.51	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		6.40	5.40	0.15	9 yrs	5.51	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.25+ 81-UP: 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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	08/28/2026		5.45	5.45	0.15	9 yrs ↻	5.45	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	08/28/2026		5.45	5.45	0.15	9 yrs	5.45	18-80: 3.50+ 81-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	08/19/2026		5.40	5.40	2.95	9 yrs ↻	5.40	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%	09/01/2026		5.40	5.40	1.00	9 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	09/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years													
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	09/01/2026		5.80	5.80	1.00	10 yrs ↻	5.80	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	08/19/2026		5.80	5.80	2.95	10 yrs ↻	5.80	18-75: 2.25+ 76-85: 2.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	08/20/2026		5.70	5.70	1.00	10 yrs ↻	5.70	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	08/19/2026		5.60	5.60	2.95	10 yrs ↻	5.60	18-75: 2.25+ 76-85: 2.00+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	08/24/2026		5.50	5.50	2.40	10 yrs ↻	5.50	0-89: 4.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	10 yrs ↻	5.40	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%	08/17/2026		5.25	5.25	0.25	10 yrs	5.25	18-75: 2.50+ 76-85: 1.25+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	08/17/2026		5.25	5.25	0.25	10 yrs	5.25	18-75: 2.50+ 76-85: 1.25+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	08/24/2026		5.20	5.20	2.40	10 yrs ↻	5.20	0-89: 4.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	10 yrs ↻	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	0.10	10 yrs ↻	4.70 4.80	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%	08/17/2026		4.65	4.65	0.25	10 yrs	4.65	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	08/17/2026		4.65	4.65	0.25	10 yrs	4.65	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	07/20/2026 ↻ 09/04/2026		4.40 4.50	+0.10 4.40 ↑ 4.50	0.10	10 yrs ↻	4.40 4.50	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	06/01/2026		2.00	2.00	1.00	10 yrs	2.00	50-80: 5.00+