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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
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	07/06/2026		5.30	5.30	1.00	2 yrs ↻	5.30
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	07/06/2026		5.20	5.20	1.00	2 yrs ↻	5.20
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	07/06/2026		5.05	5.05	1.00	2 yrs ↻	5.05
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	07/08/2026		5.00	5.00	2.40	2 yrs ↻	5.00
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	2 yrs ↻	4.95
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	2 yrs ↻	4.95
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	07/06/2026		4.95	4.95	1.00	2 yrs ↻	4.95
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	07/08/2026		4.70	4.70	2.40	2 yrs ↻	4.70
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	07/06/2026		5.90	5.90	1.00	3 yrs ↻	5.90
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	07/06/2026		5.80	5.80	1.00	3 yrs ↻	5.80
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	07/06/2026		5.65	5.65	1.00	3 yrs ↻	5.65
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	07/06/2026		5.55	5.55	1.00	3 yrs ↻	5.55
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	3 yrs ↻	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	08/03/2026		5.25	5.25	0.25	3 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	08/01/2026		5.20	5.20	1.00	3 yrs ↻	5.20

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	08/03/2026		5.20	5.20	0.25	3 yrs	5.20
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/16/2026		5.15	5.15	1.00	3 yrs ↻	5.15
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	06/29/2026		5.10	5.10	0.15	3 yrs	5.10
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	06/29/2026		5.10	5.10	0.15	3 yrs	5.10
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	07/08/2026		5.10	5.10	2.40	3 yrs ↻	5.10
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.05	5.05	0.15	3 yrs	5.05
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.05	5.05	0.15	3 yrs	5.05
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	08/01/2026		5.05	5.05	1.00	3 yrs ↻	5.05
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.70	4.70	0.15	3 yrs	5.03
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.70	4.70	0.15	3 yrs	5.03
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	08/03/2026		5.00	5.00	0.25	3 yrs	5.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	08/03/2026		5.00	5.00	0.25	3 yrs	5.00
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	3 yrs ↻	4.95
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	3 yrs ↻	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A	90	75,000	3 yrs ↻	0% / 10%	06/17/2026		4.95	4.95	1.15	3 yrs ↻	4.95
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.95	4.95	2.95	3 yrs ↻	4.95

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WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs ↻	0% / 0%	06/17/2026		4.95	4.95	1.00	3 yrs ↻	4.95
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	07/24/2026		4.90	4.90	0.25	3 yrs	4.90
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	07/24/2026		4.90	4.90	0.25	3 yrs	4.90
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	06/29/2026		4.90	4.90	0.15	3 yrs ↻	4.90
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	3 yrs	4.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A	90	100,000	3 yrs ↻	0% / 10%	06/17/2026		4.90	4.90	1.15	3 yrs ↻	4.90
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	08/01/2026		4.90	4.90	1.00	3 yrs ↻	4.90
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.85	4.85	2.95	3 yrs ↻	4.85
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	07/20/2026		4.80	4.80	0.10	3 yrs ↻	4.80
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	07/20/2026		4.75	4.75	0.10	3 yrs ↻	4.75
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	07/20/2026		4.75	4.75	0.10	3 yrs ↻	4.75
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.75	4.75	2.95	3 yrs ↻	4.75
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs ↻	10% / 10%	06/17/2026		4.75	4.75	1.00	3 yrs ↻	4.75
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A	90	25,000	3 yrs ↻	0% / 10%	06/17/2026		4.70	4.70	1.15	3 yrs ↻	4.70
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	07/20/2026		4.70	4.70	0.10	3 yrs ↻	4.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A	90	50,000	3 yrs ↻	0% / 10%	06/17/2026		4.65	4.65	1.15	3 yrs ↻	4.65
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.65	4.65	2.95	3 yrs ↻	4.65

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
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		4.60	4.60	0.10	3 yrs ↻	4.60
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	07/20/2026		4.50	4.50	0.10	3 yrs ↻	4.50
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	06/17/2026		4.45	4.45	1.00	3 yrs	4.45
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	07/20/2026		4.45	4.45	0.10	3 yrs ↻	4.45
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	07/20/2026		4.45	4.45	0.10	3 yrs ↻	4.45
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	07/20/2026		4.40	4.40	0.10	3 yrs ↻	4.40
WESTERN UNITED LIFE INS. CO.. Discovery 3 CA	B++	99	10,000	3 yrs	Int / Int	06/17/2026		4.35	4.35	1.00	3 yrs	4.35
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		4.30	4.30	0.10	3 yrs ↻	4.30
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	90	250,000	3 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	3 yrs ↻	4.10
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
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	90	100,000	3 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	3 yrs ↻	3.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A	90	15,000	3 yrs ↻	0% / 10%	06/17/2026		3.90	3.90	1.15	3 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	90	10,000	3 yrs ↻	0% / 5%	07/01/2026		3.60	3.60	0.50	3 yrs ↻	3.60
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
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs ↻	6.08
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		5.98	5.98	1.00	4 yrs ↻	5.98

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
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.83	5.83	1.00	4 yrs ↻	5.83
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.73	5.73	1.00	4 yrs ↻	5.73
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	08/01/2026		5.45	5.45	1.00	4 yrs ↻	5.45
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	08/01/2026		5.30	5.30	1.00	4 yrs ↻	5.30
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	08/01/2026		5.25	5.25	1.00	4 yrs ↻	5.25
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	08/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	4 yrs ↻	4.95
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	4 yrs ↻	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A	90	75,000	4 yrs ↻	0% / 10%	06/17/2026		4.95	4.95	1.15	4 yrs ↻	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A	90	100,000	4 yrs ↻	0% / 10%	06/17/2026		4.90	4.90	1.15	4 yrs ↻	4.90
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	4 yrs ↻	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A	90	25,000	4 yrs ↻	0% / 10%	06/17/2026		4.70	4.70	1.15	4 yrs ↻	4.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A	90	50,000	4 yrs ↻	0% / 10%	06/17/2026		4.65	4.65	1.15	4 yrs ↻	4.65
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.35	4.35	0.25	4 yrs ↻	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	90	250,000	4 yrs ↻	0% / 5%	07/01/2026		4.30	4.30	0.50	4 yrs ↻	4.30
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	90	100,000	4 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	4 yrs ↻	4.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A	90	15,000	4 yrs ↻	0% / 10%	06/17/2026		4.10	4.10	1.15	4 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	90	10,000	4 yrs ↻	0% / 5%	07/01/2026		3.80	3.80	0.50	4 yrs ↻	3.80

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Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs ↻	6.38
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	07/06/2026		6.28	6.28	1.00	5 yrs ↻	6.28
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	07/06/2026		6.13	6.13	1.00	5 yrs ↻	6.13
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	07/06/2026		6.03	6.03	1.00	5 yrs ↻	6.03
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	07/08/2026		5.80	5.80	2.40	5 yrs ↻	5.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A	90	75,000	5 yrs ↻	0% / 10%	06/17/2026		5.50	5.50	1.15	5 yrs ↻	5.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	08/01/2026		5.50	5.50	1.00	5 yrs ↻	5.50
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.50	5.50	2.95	5 yrs ↻	5.50
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	08/01/2026		5.50	5.50	1.00	5 yrs ↻	5.50
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 5 MVA	B++	75	10,000	5 yrs ↻	0% / 0%	06/17/2026		5.50	5.50	1.00	5 yrs ↻	5.50
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%	08/03/2026		5.50	5.50	0.50	5 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.45	5.45	0.25	5 yrs	5.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	0% / 10%	06/17/2026		5.45	5.45	1.15	5 yrs ↻	5.45
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.40	5.40	0.25	5 yrs	5.40

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EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/16/2026		5.40	5.40	1.00	5 yrs ↻	5.40
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.40	5.40	2.95	5 yrs ↻	5.40
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	06/17/2026		5.35	5.35	1.00	5 yrs ↻	5.35
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.30	5.30	2.95	5 yrs ↻	5.30
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2026		5.30	5.30	1.00	5 yrs ↻	5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	07/06/2026		5.30	5.30	0.05	5 yrs ↻	5.30
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/08/2026		5.30	5.30	2.40	5 yrs ↻	5.30
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A	90	25,000	5 yrs ↻	0% / 10%	06/17/2026		5.25	5.25	1.15	5 yrs ↻	5.25
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs ↻	5.20
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs ↻	5.20
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	5 yrs	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A	90	50,000	5 yrs ↻	0% / 10%	06/17/2026		5.20	5.20	1.15	5 yrs ↻	5.20
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	07/20/2026		5.20	5.20	0.10	5 yrs ↻	5.20
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	5 yrs	5.15
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15

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
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	06/29/2026		5.15	5.15	0.15	5 yrs	5.15
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	06/29/2026		5.15	5.15	0.15	5 yrs	5.15
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	08/01/2026		5.15	5.15	1.00	5 yrs ↻	5.15
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.10	5.10	0.15	5 yrs	5.10
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.10	5.10	0.15	5 yrs	5.10
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.90	4.90	0.15	5 yrs	5.10
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.90	4.90	0.15	5 yrs	5.10
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026		5.10	5.10	0.10	5 yrs ↻	5.10
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		5.00	5.00	0.10	5 yrs ↻	5.00
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	06/17/2026		4.95	4.95	1.00	5 yrs	4.95
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	06/29/2026		4.90	4.90	0.15	5 yrs ↻	4.90
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	5 yrs	4.90
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	07/20/2026		4.90	4.90	0.10	5 yrs ↻	4.90
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85

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
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	07/06/2026		4.85	4.85	0.25	5 yrs ↻	4.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	5 yrs ↻	4.80
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026		4.80	4.80	0.10	5 yrs ↻	4.80
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	5 yrs	4.75
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	5 yrs	4.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A	90	15,000	5 yrs ↻	0% / 10%	06/17/2026		4.75	4.75	1.15	5 yrs ↻	4.75
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		4.70	4.70	0.10	5 yrs ↻	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	07/06/2026		4.70	4.70	0.25	5 yrs ↻	4.70
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
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	90	250,000	5 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	5 yrs ↻	4.60
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	5 yrs ↻	4.50
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	06/17/2026		4.45	4.45	1.00	5 yrs	4.45
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	06/17/2026		4.45	4.45	1.00	5 yrs	4.45
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/03/2026		4.45	4.45	0.50	5 yrs	4.45
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	90	100,000	5 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs ↻	4.40
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
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	90	10,000	5 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs ↻	4.10

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
Rate Guaranteed 6-Years												
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs ↻	6.05
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	07/06/2026		5.95	5.95	1.00	6 yrs ↻	5.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	08/01/2026		5.85	5.85	1.00	6 yrs ↻	5.85
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	07/06/2026		5.80	5.80	1.00	6 yrs ↻	5.80
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs ↻	Int / Int	07/06/2026		5.70	5.70	1.00	6 yrs ↻	5.70
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	08/01/2026		5.50	5.50	1.00	6 yrs ↻	5.50
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/16/2026		5.45	5.45	1.00	6 yrs ↻	5.45
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs ↻	0% / 10%	06/17/2026		5.45	5.45	1.15	6 yrs ↻	5.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A	90	100,000	6 yrs ↻	0% / 10%	06/17/2026		5.40	5.40	1.15	6 yrs ↻	5.40
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	6 yrs ↻	5.40
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A	90	25,000	6 yrs ↻	0% / 10%	06/17/2026		5.25	5.25	1.15	6 yrs ↻	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A	90	50,000	6 yrs ↻	0% / 10%	06/17/2026		5.20	5.20	1.15	6 yrs ↻	5.20
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	6 yrs ↻	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A	90	15,000	6 yrs ↻	0% / 10%	06/17/2026		4.85	4.85	1.15	6 yrs ↻	4.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	6 yrs ↻	4.80
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	6 yrs	4.75
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	06/17/2026		4.75	4.75	1.00	6 yrs	4.75

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
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	6 yrs ↻	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	6 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	6 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	6 yrs ↻	3.40
Rate Guaranteed 7-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	08/01/2026		5.65	5.65	1.00	7 yrs ↻	5.65
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A	90	75,000	7 yrs	0% / 10%	06/17/2026		5.60	5.60	1.15	7 yrs	5.60
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.60	5.60	1.00	7 yrs ↻	5.60
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/24/2026		5.55	5.55	0.25	7 yrs	5.55
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	06/17/2026		5.55	5.55	1.15	7 yrs	5.55
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	08/01/2026		5.55	5.55	1.00	7 yrs ↻	5.55
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/24/2026		5.50	5.50	0.25	7 yrs	5.50
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	06/17/2026		5.50	5.50	1.00	7 yrs ↻	5.50
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.50	5.50	1.00	7 yrs ↻	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	7 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	7 yrs	5.50
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	7 yrs ↻	5.50
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	06/17/2026		5.45	5.45	1.15	7 yrs	5.45

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A	90	50,000	7 yrs	0% / 10%	06/17/2026		5.40	5.40	1.15	7 yrs	5.40
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	7 yrs ↻	5.40
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	06/29/2026		5.35	5.35	0.15	7 yrs	5.35
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	06/29/2026		5.35	5.35	0.15	7 yrs	5.35
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	08/01/2026		5.35	5.35	1.00	7 yrs ↻	5.35
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs ↻	10% / 10%	06/17/2026		5.35	5.35	1.00	7 yrs ↻	5.35
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	07/06/2026		5.35	5.35	1.00	7 yrs ↻	5.35
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	07/06/2026		5.35	5.35	0.05	7 yrs ↻	5.35
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		5.30	5.30	0.15	7 yrs	5.30
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		5.30	5.30	0.15	7 yrs	5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	7 yrs	5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	7 yrs	5.30
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		6.15	5.15	0.15	7 yrs	5.29
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		6.15	5.15	0.15	7 yrs	5.29
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.25	5.25	0.25	7 yrs	5.25
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	07/06/2026		5.25	5.25	1.00	7 yrs ↻	5.25
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	7 yrs	5.20
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	07/08/2026		5.20	5.20	2.40	7 yrs ↻	5.20

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
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	06/29/2026		5.10	5.10	0.15	7 yrs ↻	5.10
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	06/29/2026		5.10	5.10	0.15	7 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	7 yrs ↻	5.10
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	07/06/2026		5.10	5.10	0.25	7 yrs ↻	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	06/17/2026		5.05	5.05	1.15	7 yrs	5.05
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026		5.00	5.00	0.10	7 yrs ↻	5.00
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	06/17/2026		4.95	4.95	1.00	7 yrs	4.95
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	07/20/2026		4.95	4.95	0.10	7 yrs ↻	4.95
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	07/06/2026		4.95	4.95	0.25	7 yrs ↻	4.95
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	07/20/2026		4.90	4.90	0.10	7 yrs ↻	4.90
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	07/20/2026		4.85	4.85	0.10	7 yrs ↻	4.85
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	06/22/2026		4.80	4.80	0.25	7 yrs ↻	4.80
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.80	4.80	1.00	7 yrs	4.80
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.80	4.80	1.00	7 yrs	4.80
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		4.75	4.75	0.10	7 yrs ↻	4.75
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026		4.70	4.70	0.10	7 yrs ↻	4.70

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
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%	08/03/2026		4.70	4.70	0.50	7 yrs	4.70
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	03/23/2026		4.70	4.70	0.25	7 yrs	4.70
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.65	4.65	1.00	7 yrs	4.65
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	06/17/2026		4.65	4.65	1.00	7 yrs	4.65
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	07/20/2026		4.65	4.65	0.10	7 yrs ↻	4.65
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	7 yrs ↻	4.60
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	07/20/2026		4.60	4.60	0.10	7 yrs ↻	4.60
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.55	4.55	0.25	7 yrs ↻	4.55
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	07/20/2026		4.55	4.55	0.10	7 yrs ↻	4.55
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		4.45	4.45	0.10	7 yrs ↻	4.45
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%	08/03/2026		4.45	4.45	0.50	7 yrs	4.45
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	7 yrs ↻	4.40
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
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	7 yrs ↻	4.10
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/16/2026		5.50	5.50	1.00	8 yrs ↻	5.50

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
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	8 yrs ↻	5.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	08/01/2026		5.35	5.35	1.00	8 yrs ↻	5.35
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	8 yrs ↻	5.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	8 yrs ↻	3.40
Rate Guaranteed 9-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	07/01/2026		5.45	5.45	2.95	9 yrs ↻	5.45
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	9 yrs ↻	5.40
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	08/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	07/01/2026		5.25	5.25	2.95	9 yrs ↻	5.25
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs ↻	5.15

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
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs	5.15
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	9 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	9 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	9 yrs ↻	3.40
Rate Guaranteed 10-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	07/01/2026		5.65	5.65	2.95	10 yrs ↻	5.65
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/16/2026		5.55	5.55	1.00	10 yrs ↻	5.55
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	08/01/2026		5.55	5.55	1.00	10 yrs ↻	5.55
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	07/06/2026		5.50	5.50	1.00	10 yrs ↻	5.50
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	10 yrs ↻	5.50
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	Int / Int	07/01/2026		5.45	5.45	2.95	10 yrs ↻	5.45
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	08/01/2026		5.40	5.40	1.00	10 yrs ↻	5.40
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs ↻	Int / Int	07/06/2026		5.40	5.40	1.00	10 yrs ↻	5.40
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	07/06/2026		5.25	5.25	1.00	10 yrs ↻	5.25
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	07/08/2026		5.20	5.20	2.40	10 yrs ↻	5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	06/22/2026		5.15	5.15	0.25	10 yrs	5.15
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs ↻	Int / Int	07/06/2026		5.15	5.15	1.00	10 yrs ↻	5.15

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
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	08/01/2026		5.10	5.10	1.00	10 yrs ↻	5.10
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	07/20/2026		4.70	4.70	0.10	10 yrs ↻	4.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	06/22/2026		4.55	4.55	0.25	10 yrs	4.55
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	07/20/2026		4.40	4.40	0.10	10 yrs ↻	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	10 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	10 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	10 yrs ↻	3.40
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
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	07/06/2026		5.05	5.05	1.00	15 yrs ↻	5.05
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	07/06/2026		4.95	4.95	1.00	15 yrs ↻	4.95
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	07/06/2026		4.80	4.80	1.00	15 yrs ↻	4.80
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	07/06/2026		4.70	4.70	1.00	15 yrs ↻	4.70