

Licensing & Sales Support 800-373-9697

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,Liberty Bankers Life,Royal Neighbors of America,Oxford Life Insurance Company,Sagicor Life Insurance Company,Clear Spring Life,Mutual of Omaha,Capitol Life Insurance Company,Nassau Life and Annuity Company,Upstream Life ,GBU Life,National Life Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	5.00	2 yrs ↻	5.00	5.00	81-UP: 0.50+	
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	02/18/2025	4.95	2 yrs ↻	4.95	4.95	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	4.90	2 yrs ↻	4.90	4.90	81-UP: 0.50+	
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	02/18/2025	4.75	2 yrs ↻	4.75	4.75	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+	
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	6.00	3 yrs ↻	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.65	3 yrs ↻	5.65	5.65	81-UP: 1.05+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	03/12/2025	5.20	3 yrs ↻	5.20	5.20	18-75: 1.75+ 76-85: 1.45+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	03/17/2025	5.10	3 yrs	5.10	5.10	0-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/05/2025	5.10	3 yrs	5.10	5.10	18-80: 1.50+ 81-UP: 1.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/05/2025	5.10	3 yrs	5.10	5.10	18-80: 1.50+ 81-UP: 1.00+	

Licensing & Sales Support 800-373-9697

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ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	03/12/2025	5.10	3 yrs ↻	5.10	5.10	18-75: 1.75+ 76-85: 1.45+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	03/12/2025	5.10	3 yrs ↻	5.10	5.10	18-75: 1.75+ 76-85: 1.45+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/05/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/05/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 0.40+	
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 3 MVA	B++	75	10,000	3 yrs ↻	0% / 0%	04/30/2025	5.05	3 yrs ↻	5.05	5.05	See Notes	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/05/2025	5.70	3 yrs	4.70	5.03	18-80: 1.50+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/05/2025	5.70	3 yrs	4.70	5.03	18-80: 1.50+ 81-UP: 0.40+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	01/31/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 2.00+ 81-90: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	04/29/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	03/12/2025	5.00	3 yrs ↻	5.00	5.00	18-75: 1.75+ 76-85: 1.45+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	05/01/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	02/18/2025	4.95	3 yrs ↻	4.95	4.95	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	04/29/2025	4.95	3 yrs ↻	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	4.95	3 yrs ↻	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	05/01/2025	4.85	3 yrs ↻	4.85	4.85	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+	



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WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 3 MVA	B++	97	10,000	3 yrs ↻	10% / 10%	04/30/2025	4.85	3 yrs ↻	4.85	4.85	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	4.80	3 yrs ↻	4.80	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	02/18/2025	4.75	3 yrs ↻	4.75	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	03/17/2025	4.75	3 yrs	4.75	4.75	0-80: 2.00+ 81-90: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	04/29/2025	4.75	3 yrs ↻	4.75	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/03/2025	4.75	3 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	04/29/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	4.70	3 yrs ↻	4.70	4.70	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%	05/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	05/15/2025	4.65	3 yrs	4.65	4.65	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	05/15/2025	4.65	3 yrs	4.65	4.65	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	05/05/2025	4.65	3 yrs ↻	4.65	4.65	18-80: 2.00+ 81-UP: 1.00+	

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LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	05/05/2025	4.65	3 yrs ↻	4.65	4.65	18-80: 2.00+ 81-UP: 1.00+	
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	04/21/2025	4.60	3 yrs ↻	4.60	4.60	0-80: 1.50+ 81-93: 0.50+	
WESTERN UNITED LIFE INS. CO.. Discovery Plus 3	B++	99	10,000	3 yrs	Int / Int	04/30/2025	4.55	3 yrs	4.55	4.55	See Notes	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	04/21/2025	4.55	3 yrs ↻	4.55	4.55	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	04/21/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	04/21/2025	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA <i>MVA Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.50	3 yrs	4.50	4.50	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	04/30/2025	4.45	3 yrs	4.45	4.45	See Notes	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	05/15/2025	4.40	3 yrs	4.40	4.40	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	05/15/2025	4.40	3 yrs	4.40	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	04/21/2025	4.40	3 yrs ↻	4.40	4.40	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.40	3 yrs	4.40	4.40	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%	03/03/2025	4.40	3 yrs	4.40	4.40	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	

Licensing & Sales Support 800-373-9697

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	05/08/2025 ↩ 05/22/2025	4.35 4.55	3 yrs	+0.20 4.35 ↑ 4.55	4.35 4.55	0-75: 1.50+ 76-85: 0.75+	
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	04/21/2025	4.30	3 yrs ↻	4.30	4.30	0-80: 1.50+ 81-93: 0.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	05/08/2025 ↩ 05/22/2025	4.30 4.50	3 yrs	+0.20 4.30 ↑ 4.50	4.30 4.50	0-75: 1.50+ 76-85: 0.75+	
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	04/21/2025	4.25	3 yrs ↻	4.25	4.25	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	04/21/2025	4.25	3 yrs ↻	4.25	4.25	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%	04/21/2025	4.20	3 yrs ↻	4.20	4.20	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%	04/21/2025	4.10	3 yrs ↻	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.10	3 yrs	4.10	4.10	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	04/29/2025	3.95	3 yrs ↻	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	05/08/2025 ↩ 05/22/2025	3.95 4.15	3 yrs	+0.20 3.95 ↑ 4.15	3.95 4.15	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	05/08/2025 ↩ 05/22/2025	3.85 4.05	3 yrs	+0.20 3.85 ↑ 4.05	3.85 4.05	0-75: 1.50+ 76-85: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	

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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	04/24/2025	3.70	3 yrs ↻	3.70	3.70	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%	04/24/2025	3.70	3 yrs ↻	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	04/24/2025	3.60	3 yrs ↻	3.60	3.60	0-74: 1.85+ 75-UP: 0.93+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	18-80: 1.50+ 81-UP: 1.13+	
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.70	4 yrs ↻	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.60	4 yrs ↻	5.60	5.60	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.45	4 yrs ↻	5.45	5.45	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.35	4 yrs ↻	5.35	5.35	81-UP: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	05/01/2025	5.25	4 yrs	5.25	5.25	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	05/01/2025	5.20	4 yrs ↻	5.20	5.20	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	05/01/2025	5.15	4 yrs ↻	5.15	5.15	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	04/29/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	02/18/2025	4.95	4 yrs ↻	4.95	4.95	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	04/29/2025	4.95	4 yrs ↻	4.95	4.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	

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CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	05/01/2025	4.90	4 yrs ↻	4.90	4.90	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%	02/18/2025	4.75	4 yrs ↻	4.75	4.75	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	04/29/2025	4.75	4 yrs ↻	4.75	4.75	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%	04/29/2025	4.70	4 yrs ↻	4.70	4.70	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/19/2025	4.65	4 yrs ↻	4.65	4.65	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%	04/29/2025	4.15	4 yrs ↻	4.15	4.15	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%	05/19/2025	3.90	4 yrs ↻	3.90	3.90	18-75: 1.50+ 76-85: 0.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	04/24/2025	3.90	4 yrs ↻	3.90	3.90	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%	04/24/2025	3.90	4 yrs ↻	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	04/24/2025	3.80	4 yrs ↻	3.80	3.80	0-74: 2.25+ 75-UP: 1.13+	
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.95	5 yrs ↻	5.95	5.95	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.85	5 yrs ↻	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.60	5 yrs ↻	5.60	5.60	81-UP: 1.80+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	05/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 2.50+ 81-85: 1.30+	



Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	03/12/2025	5.45	5 yrs ↻	5.45	5.45	18-75: 2.00+ 76-85: 1.70+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	05/01/2025	5.45	5 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	04/29/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	04/29/2025	5.35	5 yrs ↻	5.35	5.35	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	03/12/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00+ 76-85: 1.70+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	03/12/2025	5.35	5 yrs ↻	5.35	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%	04/30/2025	5.35	5 yrs ↻	5.35	5.35	See Notes	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	05/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.30+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	01/31/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 3.00+ 81-90: 2.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	04/24/2025	5.25	5 yrs ↻	5.25	5.25	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%	04/24/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	03/12/2025	5.25	5 yrs ↻	5.25	5.25	18-75: 2.00 76-85: 1.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	02/18/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	03/17/2025	5.20	5 yrs	5.20	5.20	0-UP: 2.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/05/2025	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/05/2025	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 1.25+	
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 5 MVA	B++	84	10,000	5 yrs ↻	10% / 10%	04/30/2025	5.20	5 yrs ↻	5.20	5.20	See Notes	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025	5.15	5 yrs	5.15	5.15	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025	5.95	5 yrs	4.95	5.15	0-80: 2.00+ 81-90: 0.40+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	04/24/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/05/2025	5.15	5 yrs	5.15	5.15	18-80: 2.00+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/05/2025	5.15	5 yrs	5.15	5.15	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/05/2025	5.95	5 yrs	4.95	5.15	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	05/05/2025	5.95	5 yrs	4.95	5.15	18-80: 2.00+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	04/29/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	05/01/2025	5.15	5 yrs ↻	5.15	5.15	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	05/01/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	03/03/2025	5.15	5 yrs	5.15	5.15	0-80: 2.50+ 81-UP: 1.50+	



Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	05/15/2025	5.10	5 yrs	5.10	5.10	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	04/29/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	04/21/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	05/15/2025	5.05	5 yrs	5.05	5.05	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	04/21/2025	5.05	5 yrs ↻	5.05	5.05	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	04/21/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	02/18/2025	5.00	5 yrs ↻	5.00	5.00	0-80: 2.75+ 81-90: 1.30+ 91-95: 0.65+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	04/21/2025	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	05/08/2025 ↻ 05/22/2025	4.95 5.15	5 yrs	+0.20 4.95 ↑ 5.15	4.95 5.15	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	05/08/2025 ↻ 05/22/2025	4.95 5.15	5 yrs	+0.20 4.95 ↑ 5.15	4.95 5.15	0-75: 2.50+ 76-85: 1.75+	



Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	5 yrs ↻	0% / 10%	04/21/2025	4.90	5 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
ATHENE IA Athene Max Rate 5 MVA Low Band	A+	83	10,000	5 yrs	Int / Int	05/15/2025	4.85	5 yrs	4.85	4.85	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	A+	83	10,000	5 yrs	Int / Int	05/15/2025	4.80	5 yrs	4.80	4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025	4.80	5 yrs	4.80	4.80	0-80: 3.25+ 81-90: 1.50+	
WESTERN UNITED LIFE INS. CO.. Discovery Plus 5	B++	84	10,000	5 yrs	Int / Int	04/30/2025	4.80	5 yrs	4.80	4.80	See Notes	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	05/05/2025	4.80	5 yrs ↻	4.80	4.80	18-80: 3.25+ 81-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	05/05/2025	4.80	5 yrs ↻	4.80	4.80	18-80: 3.25+ 81-UP: 1.50+	
THE STANDARD Multi-Choice 5 MVA Low Band	A	93	15,000	5 yrs ↻	0% / 0%	04/21/2025	4.80	5 yrs ↻	4.80	4.80	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 Low Band	A++	89	25,000	5 yrs	10% / 10%	03/03/2025	4.80	5 yrs	4.80	4.80	0-80: 2.50+ 81-UP: 1.50+	
THE STANDARD Focused Growth Annuity 5 MVA Low Band	A	93	15,000	5 yrs ↻	Int / Int	04/21/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	01/16/2025 ↻ 06/01/2025	4.75 4.75	5 yrs	0.00 4.75 4.75	4.75 4.75	0-80: 2.00+ 81-85: 1.55+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA Low Band	A	93	15,000	5 yrs ↻	Int / Int	04/21/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	05/01/2025	4.75	5 yrs ↻	4.75	4.75		

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	04/21/2025	4.70	5 yrs ↻	4.70	4.70	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>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.70	5 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/19/2025	4.65	5 yrs ↻	4.65	4.65	18-75: 2.00+ 76-85: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	04/29/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	05/08/2025 ↻ 05/22/2025	4.65 4.85	5 yrs	+0.20 4.65 ↑ 4.85	4.65 4.85	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	05/08/2025 ↻ 05/22/2025	4.65 4.85	5 yrs	+0.20 4.65 ↑ 4.85	4.65 4.85	0-75: 2.50+ 76-85: 1.75+	
WESTERN UNITED LIFE INS. CO.. Discovery 5	B++	84	10,000	5 yrs	15% / 15%	04/30/2025	4.60	5 yrs	4.60	4.60	See Notes	
WESTERN UNITED LIFE INS. CO.. Discovery 5 CA	B++	84	10,000	5 yrs	15% / 15%	04/30/2025	4.60	5 yrs	4.60	4.60	See Notes	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	04/21/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	05/01/2025	4.50	5 yrs ↻	4.50	4.50		
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	05/01/2025	4.35	5 yrs ↻	4.35	4.35		
WESTERN UNITED LIFE INS. CO.. Future Select 5 ROP	B++	90	10,000	5 yrs	15% / 15%	04/30/2025	4.30	5 yrs	4.30	4.30	See Notes	
WESTERN UNITED LIFE INS. CO.. Future Select 5 CA ROP	B++	90	10,000	5 yrs	15% / 15%	04/30/2025	4.30	5 yrs	4.30	4.30	See Notes	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NATIONAL LIFE GROUP RetireMax Secure 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	05/19/2025	4.05	5 yrs ↻	4.05	4.05	18-75: 2.00+ 76-85: 1.00+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	18-80: 2.25+ 81-UP: 1.69+	
Rate Guaranteed 6-Years												
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.45+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	9.70	6 yrs ↻	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	05/01/2025	5.50	6 yrs	5.50	5.50	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%	05/01/2025	5.45	6 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.45	6 yrs ↻	5.45	5.45	0-80: 2.45+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	9.55	6 yrs ↻	4.55	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	04/29/2025	5.35	6 yrs ↻	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2025	5.35	6 yrs ↻	5.35	5.35	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	01/31/2025	5.30	6 yrs ↻	5.30	5.30	0-80: 3.00+ 81-90: 2.25+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	04/29/2025	5.30	6 yrs ↻	5.30	5.30	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	05/31/2024	5.30	6 yrs ↻	5.30	5.30	81-UP: 1.85+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	9.45	6 yrs ↻	4.45	5.27	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/31/2024	5.20	6 yrs ↻	5.20	5.20	81-UP: 2.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs ↻	0% / 10%	04/29/2025	5.15	6 yrs ↻	5.15	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%	05/01/2025	5.15	6 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	04/29/2025	5.10	6 yrs ↻	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	04/29/2025	4.75	6 yrs ↻	4.75	4.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/19/2025	4.65	6 yrs ↻	4.65	4.65	18-75: 2.00+ 76-85: 1.00+	
WESTERN UNITED LIFE INS. CO.. Discovery 6	B++	84	25,000	6 yrs	15% / 15%	04/30/2025	4.60	6 yrs	4.60	4.60	See Notes	
WESTERN UNITED LIFE INS. CO.. Discovery 6 CA	B++	84	25,000	6 yrs	15% / 15%	04/30/2025	4.60	6 yrs	4.60	4.60	See Notes	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	04/24/2025	4.10	6 yrs ↻	4.10	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%	04/24/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	05/19/2025	4.05	6 yrs ↻	4.05	4.05	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	04/24/2025	4.00	6 yrs ↻	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 7-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	05/01/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	05/01/2025	5.40	7 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.40	7 yrs ↻	5.40	5.40	0-80: 2.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	04/29/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	05/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 3.00+ 81-85: 1.55+	
WESTERN UNITED LIFE INS. CO.. Navigator Ultra MVA 7 MVA	B++	75	10,000	7 yrs ↻	0% / 0%	04/30/2025	5.35	7 yrs ↻	5.35	5.35	See Notes	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	04/29/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	04/24/2025	5.25	7 yrs ↻	5.25	5.25	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%	04/24/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/05/2025	5.25	7 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/05/2025	5.25	7 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	03/03/2025	5.25	7 yrs	5.25	5.25	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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	03/17/2025	5.20	7 yrs	5.20	5.20	0-80: 2.15+ 81-86: 0.45+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	03/17/2025	5.20	7 yrs	5.20	5.20	0-UP: 2.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/05/2025	5.20	7 yrs	5.20	5.20	18-80: 2.15+ 81-UP: 0.45+	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/05/2025	5.20	7 yrs	5.20	5.20	18-80: 2.15+ 81-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs ↻	0% / 10%	04/29/2025	5.20	7 yrs ↻	5.20	5.20	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%	05/01/2025	5.20	7 yrs ↻	5.20	5.20	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
WESTERN UNITED LIFE INS. CO.. Navigator Elite MVA 7 MVA	B++	84	10,000	7 yrs ↻	10% / 10%	04/30/2025	5.20	7 yrs ↻	5.20	5.20	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/05/2025	6.05	7 yrs	5.05	5.19	18-80: 2.15+ 81-UP: 0.45+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/05/2025	6.05	7 yrs	5.05	5.19	18-80: 2.15+ 81-UP: 0.45+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	04/24/2025	5.15	7 yrs ↻	5.15	5.15	0-74: 3.00+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	04/29/2025	5.15	7 yrs	5.15	5.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/31/2024	5.15	7 yrs ↻	5.15	5.15	81-UP: 1.90+	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	05/15/2025	5.10	7 yrs	5.10	5.10	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%	05/01/2025	5.10	7 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	05/15/2025	5.05	7 yrs	5.05	5.05	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	04/21/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/31/2024	5.05	7 yrs ↻	5.05	5.05	81-UP: 1.90+	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	04/21/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	05/08/2025 ↻ 05/22/2025	5.00 5.20	7 yrs	+0.20 5.00 ↑ 5.20	5.00 5.20	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	05/08/2025 ↻ 05/22/2025	5.00 5.20	7 yrs	+0.20 5.00 ↑ 5.20	5.00 5.20	0-75: 3.25+ 76-85: 2.25+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	04/21/2025	4.95	7 yrs ↻	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	05/05/2025	4.90	7 yrs ↻	4.90	4.90	18-80: 4.00+ 81-UP: 2.00+	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	05/05/2025	4.90	7 yrs ↻	4.90	4.90	18-80: 4.00+ 81-UP: 2.00+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	04/21/2025	4.90	7 yrs ↻	4.90	4.90	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%	03/03/2025	4.90	7 yrs	4.90	4.90	0-80: 3.50+ 81-UP: 1.50+	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	05/15/2025	4.85	7 yrs	4.85	4.85	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	05/15/2025	4.80	7 yrs	4.80	4.80		0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	03/17/2025	4.80	7 yrs	4.80	4.80		0-80: 4.00+ 81-85: 2.00+
WESTERN UNITED LIFE INS. CO.. Discovery Plus 7	B++	84	10,000	7 yrs	Int / Int	04/30/2025	4.80	7 yrs	4.80	4.80		See Notes
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	04/29/2025	4.80	7 yrs	4.80	4.80		0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	04/21/2025	4.80	7 yrs ↻	4.80	4.80		0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	05/01/2025	4.80	7 yrs ↻	4.80	4.80		
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	04/21/2025	4.75	7 yrs ↻	4.75	4.75		0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	04/21/2025	4.70	7 yrs ↻	4.70	4.70		0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	05/08/2025 ↻ 05/22/2025	4.70 4.90	7 yrs	+0.20 4.70 ↑ 4.90	4.70 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	05/08/2025 ↻ 05/22/2025	4.70 4.90	7 yrs	+0.20 4.70 ↑ 4.90	4.70 4.90		0-75: 3.25+ 76-85: 2.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	05/19/2025	4.65	7 yrs ↻	4.65	4.65		18-75: 2.50+ 76-85: 1.25+
WESTERN UNITED LIFE INS. CO.. Discovery 7	B++	84	10,000	7 yrs	15% / 15%	04/30/2025	4.65	7 yrs	4.65	4.65		See Notes
WESTERN UNITED LIFE INS. CO.. Discovery 7 CA	B++	84	10,000	7 yrs	15% / 15%	04/30/2025	4.65	7 yrs	4.65	4.65		See Notes
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	04/21/2025	4.65	7 yrs ↻	4.65	4.65		0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	04/21/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	05/01/2025	4.55	7 yrs ↻	4.55	4.55		
WESTERN UNITED LIFE INS. CO.. Future Select 7 ROP	B++	84	10,000	7 yrs	15% / 15%	04/30/2025	4.50	7 yrs	4.50	4.50	See Notes	
WESTERN UNITED LIFE INS. CO.. Future Select 7 CA ROP	B++	84	10,000	7 yrs	15% / 15%	04/30/2025	4.50	7 yrs	4.50	4.50	See Notes	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	04/21/2025	4.50	7 yrs ↻	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	05/01/2025	4.40	7 yrs ↻	4.40	4.40		
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	05/19/2025	4.10	7 yrs ↻	4.10	4.10	18-75: 2.50+ 76-85: 1.25+	
Rate Guaranteed 8-Years												
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	05/01/2025	5.40	8 yrs ↻	5.40	5.40	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	01/31/2025	5.35	8 yrs ↻	5.35	5.35	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	5.30	8 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	05/01/2025	5.20	8 yrs ↻	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	5.15	8 yrs ↻	5.15	5.15	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%	05/01/2025	5.10	8 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	5.05	8 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	04/24/2025	4.10	8 yrs ↻	4.10	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%	04/24/2025	4.10	8 yrs ↻	4.10	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%	04/24/2025	4.00	8 yrs ↻	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	05/01/2025	5.40	9 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	03/12/2025	5.35	9 yrs ↻	5.35	5.35	18-75: 2.25+ 76-85: 2.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	5.30	9 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/05/2025	5.25	9 yrs	5.25	5.25	18-80: 2.75+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/05/2025	5.25	9 yrs	5.25	5.25	18-80: 2.75+ 81-UP: 1.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	03/12/2025	5.25	9 yrs ↻	5.25	5.25	18-75: 2.25+ 76-85: 2.00+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	5.15	9 yrs ↻	5.15	5.15	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%	05/01/2025	5.10	9 yrs ↻	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	05/01/2025	5.10	9 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/14/2025	5.05	9 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	05/05/2025	4.95	9 yrs ↻	4.95	4.95	18-80: 4.25+ 81-UP: 2.05+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	05/05/2025	4.95	9 yrs ↻	4.95	4.95	18-80: 4.25+ 81-UP: 2.05+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	04/24/2025	4.10	9 yrs ↻	4.10	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%	04/24/2025	4.10	9 yrs ↻	4.10	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%	04/24/2025	4.00	9 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	01/31/2025	5.50	10 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	03/12/2025	5.45	10 yrs ↻	5.45	5.45	18-75: 2.25+ 76-85: 2.00+	
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/31/2024	5.40	10 yrs ↻	5.40	5.40	0-80: 2.80+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	Int / Int	03/12/2025	5.35	10 yrs ↻	5.35	5.35	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%	05/01/2025	5.35	10 yrs ↻	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/14/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/31/2024	5.30	10 yrs ↻	5.30	5.30	0-80: 2.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/14/2025	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	

Licensing & Sales Support 800-373-9697

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/31/2024	5.15	10 yrs ↻	5.15	5.15	81-UP: 2.05+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	05/01/2025	5.10	10 yrs ↻	5.10	5.10	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/14/2025	5.05	10 yrs	5.05	5.05	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%	05/01/2025	5.05	10 yrs ↻	5.05	5.05	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/31/2024	5.05	10 yrs ↻	5.05	5.05	81-UP: 2.05+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	05/19/2025	5.00	10 yrs	5.00	5.00	18-75: 2.50+ 76-85: 1.25+	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	04/21/2025	4.75	10 yrs ↻	4.75	4.75	0-80: 3.00+	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	04/21/2025	4.45	10 yrs ↻	4.45	4.45	0-80: 3.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	05/19/2025	4.10	10 yrs	4.10	4.10	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%	04/24/2025	4.10	10 yrs ↻	4.10	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%	04/24/2025	4.10	10 yrs ↻	4.10	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%	04/24/2025	4.00	10 yrs ↻	4.00	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%	02/03/2025	2.25	10 yrs	2.25	2.25	50-80: 5.00+	
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.90	15 yrs ↻	4.90	4.90	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.80	15 yrs ↻	4.80	4.80	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.65	15 yrs ↻	4.65	4.65	See Notes	



MYGA Products

Licensing & Sales Support 800-373-9697

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UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs 	Int / Int	05/31/2024	4.55	15 yrs 	4.55	4.55	See Notes	