



MYGA Products

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List filtered for The Standard,Corebridge Financial,Reliance Standard Life,MassMutual Ascend Life Insurance Company,Protective Life,Symetra Life Insurance Company,New York Life Insurance and Annuity Corporation,Nationwide Life Insurance Company,Securian Financial ,Sagicor Life Insurance Company,Mutual of Omaha,Delaware Life,SBLI USA,S.USA Life Insurance Company, Inc.,GBU Life,Farmers Life Insurance Company,AuguStar,Heartland National

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	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years												
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	2 yrs ↻	4.95	See Notes
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	2 yrs ↻	4.95	See Notes
Rate Guaranteed 3-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	10/07/2025		5.30	5.30	3 yrs ↻	5.30	0-75: 1.75+ 76-95: 1.25+
HEARTLAND NATIONAL Secure Rate 3 MVA	B++	90	5,000	3 yrs ↻	Int / Int	09/10/2025		5.25	5.25	3 yrs ↻	5.25	0-74: 1.95+ 75-UP: 1.10+
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	3 yrs ↻	4.95	See Notes
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	3 yrs ↻	4.95	See Notes
AUGUSTAR LunarLock 3 <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.80	4.80	3 yrs ↻	4.80	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.80	4.80	3 yrs ↻	4.80	18-80: 1.50+ 81-92: 0.75+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	11/04/2025		4.80	4.80	3 yrs ↻	4.80	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	11/04/2025		4.75	4.75	3 yrs ↻	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AUGUSTAR LunarLock Prime 3 <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.60	4.60	3 yrs ↻	4.60	18-80: 1.50+ 81-92: 0.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock 3 MVA MVA <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.60	4.60	3 yrs ↻	4.60	18-80: 1.50+ 81-92: 0.75+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	11/04/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (3) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/22/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock Prime 3 <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA MVA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	11/04/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	11/03/2025 11/10/2025 ↻		4.50 4.50	0.00 4.50 4.50	3 yrs ↻	4.50 4.50	0-80: 2.00+ 81-85: 1.00+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 1 (3) Base Policy MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	3 yrs ↻	4.45	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	3 yrs ↻	4.45	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock 3 CA <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.40	4.40	3 yrs ↻	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.40	4.40	3 yrs ↻	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock Prime 3 MVA CA MVA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/22/2025		4.40	4.40	3 yrs ↻	4.40	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/22/2025		4.35	4.35	3 yrs ↻	4.35	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/22/2025		4.35	4.35	3 yrs ↻	4.35	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (3) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/22/2025		4.30	4.30	3 yrs ↻	4.30	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (3) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/22/2025		4.30	4.30	3 yrs ↻	4.30	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	10/22/2025		4.30	4.30	3 yrs	4.30	0-75: 1.50+ 76-85: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	11/01/2025		4.25	4.25	3 yrs	4.25	See Notes
SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/22/2025		4.25	4.25	3 yrs ↻	4.25	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/22/2025		4.25	4.25	3 yrs ↻	4.25	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/22/2025		4.25	4.25	3 yrs ↻	4.25	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	10/22/2025		4.25	4.25	3 yrs	4.25	0-75: 1.50+ 76-85: 0.75+
AUGUSTAR LunarLock 3 CA <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.20	4.20	3 yrs ↻	4.20	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.20	4.20	3 yrs ↻	4.20	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.20	4.20	3 yrs	4.20	18-80: 1.50+ 81-92: 0.75+

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AUGUSTAR LunarLock Prime 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.20	4.20	3 yrs	4.20	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	09/25/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 1.50+ 81-93: 0.50+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	11/03/2025 11/10/2025		4.20 4.20	4.20 0.00 4.20	3 yrs ↻	4.20 4.20	0-80: 2.00+ 81-85: 1.00+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/22/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 1.25+ 81-85: 0.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/22/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	10/22/2025		4.20	4.20	3 yrs	4.20	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	09/25/2025		4.15	4.15	3 yrs ↻	4.15	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	09/25/2025		4.15	4.15	3 yrs ↻	4.15	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	11/01/2025		4.15	4.15	3 yrs	4.15	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	10/22/2025		4.15	4.15	3 yrs	4.15	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	09/25/2025		4.10	4.10	3 yrs ↻	4.10	0-80: 1.50+ 81-93: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/01/2025		4.10	4.10	3 yrs	4.10	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	11/01/2025		4.10	4.10	3 yrs	4.10	See Notes
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	3 yrs ↻	4.10	0-80: 1.25+ 81-85: 0.50+

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S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	3 yrs ↻	4.10	0-80: 1.25+ 81-85: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	10/22/2025		4.05	4.05	3 yrs	4.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	09/25/2025		4.00	4.00	3 yrs ↻	4.00	0-80: 1.50+ 81-93: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/01/2025		4.00	4.00	3 yrs	4.00	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>High Band</i>	A++	85	100,000	3 yrs	10% / 10%	11/03/2025		4.00	4.00	3 yrs	4.00	See Notes
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	11/01/2025		4.00	4.00	3 yrs	4.00	See Notes
SBLI USA Select Choice 1 (3) Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/22/2025		4.00	4.00	3 yrs ↻	4.00	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 1 (3) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/22/2025		4.00	4.00	3 yrs ↻	4.00	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	10/22/2025		4.00	4.00	3 yrs	4.00	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>High Band</i>	A++	93	100,000	3 yrs	10% / 10%	11/03/2025		3.95	3.95	3 yrs	3.95	See Notes
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	11/01/2025		3.95	3.95	3 yrs	3.95	See Notes
SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/22/2025		3.95	3.95	3 yrs ↻	3.95	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/22/2025		3.95	3.95	3 yrs ↻	3.95	0-80: 1.25+ 81-85: 0.50+

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THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	09/25/2025		3.90	3.90	3 yrs	3.90	0-80: 1.50+ 81-93: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/01/2025		3.90	3.90	3 yrs	3.90	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	09/22/2025		3.90	3.90	3 yrs	3.90	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		3.90	3.90	3 yrs	3.90	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	10/22/2025		3.90	3.90	3 yrs	3.90	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	09/25/2025		3.85	3.85	3 yrs	3.85	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	09/25/2025		3.85	3.85	3 yrs	3.85	0-80: 1.50+ 81-93: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	11/01/2025		3.85	3.85	3 yrs	3.85	See Notes
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	09/25/2025		3.80	3.80	3 yrs	3.80	0-80: 1.50+ 81-93: 0.50+
SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	09/22/2025		3.80	3.80	3 yrs	3.80	0-80: 1.25+ 81-85: 0.50+
SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	09/22/2025		3.80	3.80	3 yrs	3.80	0-80: 1.25+ 81-85: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/22/2025		3.80	3.80	3 yrs	3.80	0-75: 1.50+ 76-85: 0.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	10/22/2025		3.80	3.80	3 yrs	3.80	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
▼ E-Submission only! *NO PAPER APPLICATIONS! **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	11/04/2025		3.75	3.75	3 yrs ↻	3.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/01/2025		3.75	3.75	3 yrs	3.75	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	50,000	3 yrs	10% / 10%	11/03/2025		3.75	3.75	3 yrs	3.75	See Notes
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	09/25/2025		3.70	3.70	3 yrs ↻	3.70	0-80: 1.50+ 81-93: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	50,000	3 yrs	10% / 10%	11/03/2025		3.70	3.70	3 yrs	3.70	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	09/22/2025		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	10/22/2025		3.70	3.70	3 yrs	3.70	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	10/22/2025		3.65	3.65	3 yrs	3.65	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/01/2025		3.60	3.60	3 yrs	3.60	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/01/2025		3.55	3.55	3 yrs	3.55	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	25,000	3 yrs	10% / 10%	11/03/2025		3.55	3.55	3 yrs	3.55	See Notes

MYGA Products

AB

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	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	25,000	3 yrs	10% / 10%	11/03/2025		3.50	3.50	3 yrs	3.50	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/01/2025		3.35	3.35	3 yrs	3.35	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Low Band</i>	A++	85	5,000	3 yrs	10% / 10%	11/03/2025		3.35	3.35	3 yrs	3.35	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/01/2025		3.30	3.30	3 yrs	3.30	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Low Band</i>	A++	93	5,000	3 yrs	10% / 10%	11/03/2025		3.30	3.30	3 yrs	3.30	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	10/22/2025		3.25	3.25	3 yrs	3.25	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
Rate Guaranteed 4-Years												
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	4 yrs ↻	4.95	See Notes
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	07/14/2025		4.95	4.95	4 yrs ↻	4.95	See Notes
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	11/04/2025		4.80	4.80	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	11/04/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	11/04/2025		4.55	4.55	4 yrs ↻	4.55	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	11/04/2025		4.50	4.50	4 yrs ↻	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	11/01/2025		4.15	4.15	4 yrs	4.15	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	11/01/2025		4.10	4.10	4 yrs	4.10	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>High Band</i>	A++	85	100,000	4 yrs	10% / 10%	11/03/2025		4.05	4.05	4 yrs	4.05	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	11/01/2025		4.00	4.00	4 yrs	4.00	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>High Band</i>	A++	90	100,000	4 yrs	10% / 10%	11/03/2025		4.00	4.00	4 yrs	4.00	See Notes

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	11/04/2025		3.95	3.95	4 yrs ↻	3.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	11/01/2025		3.95	3.95	4 yrs	3.95	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	11/01/2025		3.85	3.85	4 yrs	3.85	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	50,000	4 yrs	10% / 10%	11/03/2025		3.80	3.80	4 yrs	3.80	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	11/01/2025		3.75	3.75	4 yrs	3.75	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	50,000	4 yrs	10% / 10%	11/03/2025		3.75	3.75	4 yrs	3.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	11/01/2025		3.70	3.70	4 yrs	3.70	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	11/01/2025		3.60	3.60	4 yrs	3.60	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	25,000	4 yrs	10% / 10%	11/03/2025		3.60	3.60	4 yrs	3.60	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	25,000	4 yrs	10% / 10%	11/03/2025		3.55	3.55	4 yrs	3.55	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	11/01/2025		3.50	3.50	4 yrs	3.50	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	11/01/2025		3.40	3.40	4 yrs	3.40	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Low Band</i>	A++	85	5,000	4 yrs	10% / 10%	11/03/2025		3.40	3.40	4 yrs	3.40	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Low Band</i>	A++	90	5,000	4 yrs	10% / 10%	11/03/2025		3.35	3.35	4 yrs	3.35	See Notes
Rate Guaranteed 5-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	10/07/2025		5.75	5.75	5 yrs ↻	5.75	0-75: 2.50+ 76-95: 1.75+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs ↻	Int / Int	09/10/2025		5.65	5.65	5 yrs ↻	5.65	0-74: 2.45+ 75-UP: 1.70+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	07/14/2025		5.20	5.20	5 yrs ↻	5.20	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	07/14/2025		5.20	5.20	5 yrs ↻	5.20	See Notes

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	11/04/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	11/04/2025		5.15	5.15	5 yrs ↻	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AUGUSTAR LunarLock 5 <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	5 yrs ↻	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	5 yrs ↻	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	10/22/2025		5.00	5.00	5 yrs	5.00	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	10/22/2025		5.00	5.00	5 yrs	5.00	0-75: 2.50+ 76-85: 1.75+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	11/04/2025		4.95	4.95	5 yrs ↻	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (5) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/22/2025		4.95	4.95	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.50+
AUGUSTAR LunarLock 5 <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	5 yrs ↻	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	5 yrs ↻	4.90	18-80: 2.50+ 81-90: 1.25+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
▼ E-Submission only! *NO PAPER APPLICATIONS! **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	11/04/2025		4.90	4.90	5 yrs ↻	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	11/03/2025 11/10/2025 ↻		4.90 4.75	-0.15 4.90 ↓ 4.75	5 yrs ↻	4.90 4.75	0-80: 2.50+ 81-85: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/01/2025		4.90	4.90	5 yrs	4.90	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/22/2025		4.90	4.90	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.50+
AUGUSTAR LunarLock Prime 5 <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/01/2025		4.80	4.80	5 yrs	4.80	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	11/04/2025 11/11/2025 ↻		4.80 4.80	0.00 4.80 ↕ 4.80	5 yrs	4.80 4.80	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	10/22/2025		4.80	4.80	5 yrs	4.80	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	10/22/2025		4.80	4.80	5 yrs	4.80	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
AUGUSTAR LunarLock 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+

MYGA Products

AB

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	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock Prime 5 CA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	09/25/2025		4.70	4.70	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (5) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/22/2025		4.70	4.70	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (5) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/22/2025		4.70	4.70	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/22/2025		4.70	4.70	5 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	10/22/2025		4.70	4.70	5 yrs	4.70	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	10/22/2025		4.70	4.70	5 yrs	4.70	0-75: 2.50+ 76-85: 1.75+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	09/25/2025		4.65	4.65	5 yrs ↻	4.65	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	09/25/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.50+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+

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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	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	09/25/2025		4.60	4.60	5 yrs	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	11/03/2025 11/10/2025		4.60 4.45	-0.15 4.60 ↓ 4.45	5 yrs	4.60 4.45	0-80: 2.50+ 81-85: 1.25+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	09/22/2025		4.60	4.60	5 yrs	4.60	0-80: 2.50+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/01/2025		4.55	4.55	5 yrs	4.55	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
SBLI USA Select Choice 1 (5) Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.55	4.55	5 yrs	4.55	0-80: 2.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	10/22/2025		4.55	4.55	5 yrs	4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	10/22/2025		4.55	4.55	5 yrs	4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
AUGUSTAR LunarLock 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	09/25/2025		4.50	4.50	5 yrs	4.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

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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	Years Rate GTD	GTD Yield Surrender	Commission
SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	5 yrs ↻	4.50	0-80: 2.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	10/22/2025		4.50	4.50	5 yrs	4.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	10/22/2025		4.50	4.50	5 yrs	4.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	5 yrs ↻	4.50	See Notes
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	10/27/2025		4.45	4.45	5 yrs	4.45	See Notes
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	11/04/2025		4.45	4.45	5 yrs ↻	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/01/2025		4.45	4.45	5 yrs	4.45	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		4.45 4.45	0.00 4.45 ↕ 4.45	5 yrs	4.45 4.45	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	11/01/2025		4.45	4.45	5 yrs	4.45	See Notes
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	5 yrs ↻	4.45	0-80: 2.50+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	5 yrs ↻	4.45	0-80: 2.50+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	09/25/2025		4.40	4.40	5 yrs ↻	4.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	09/25/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	09/25/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	11/01/2025		4.35	4.35	5 yrs	4.35	See Notes
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	09/25/2025		4.30	4.30	5 yrs ↻	4.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	11/01/2025		4.30	4.30	5 yrs	4.30	See Notes
SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/22/2025		4.30	4.30	5 yrs ↻	4.30	0-80: 2.50+ 81-85: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	10/27/2025		4.20	4.20	5 yrs	4.20	18-85: 2.00+ 86-90: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	09/25/2025		4.20	4.20	5 yrs ↻	4.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	11/01/2025		4.20	4.20	5 yrs	4.20	See Notes

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/22/2025		4.20	4.20	5 yrs ↻	4.20	0-80: 2.50+ 81-85: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	10/27/2025		4.15	4.15	5 yrs	4.15	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	10/27/2025		4.15	4.15	5 yrs	4.15	18-85: 2.00+ 86-90: 1.00+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	11/01/2025		4.15	4.15	5 yrs	4.15	See Notes
SBLI USA Select Choice 1 (5) Base Policy MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/22/2025		4.15	4.15	5 yrs ↻	4.15	0-80: 2.50+ 81-85: 1.50+
SBLI USA Select Choice 1 (5) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/22/2025		4.15	4.15	5 yrs ↻	4.15	0-80: 2.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	10/22/2025		4.15	4.15	5 yrs	4.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	10/27/2025		4.10	4.10	5 yrs	4.10	18-85: 2.00+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/01/2025		4.10	4.10	5 yrs	4.10	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	5 yrs ↻	4.10	0-80: 2.50+ 81-85: 1.50+
SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	5 yrs ↻	4.10	0-80: 2.50+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/01/2025		4.05	4.05	5 yrs	4.05	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>High Band</i>	A++	85	100,000	5 yrs	10% / 10%	11/03/2025		4.05	4.05	5 yrs	4.05	See Notes
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	11/01/2025		4.05	4.05	5 yrs	4.05	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>High Band</i>	A++	90	100,000	5 yrs	10% / 10%	11/03/2025		4.00	4.00	5 yrs	4.00	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	10/27/2025		3.95	3.95	5 yrs	3.95	18-85: 2.00+ 86-90: 1.00+
SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/22/2025		3.90	3.90	5 yrs ↻	3.90	0-80: 2.50+ 81-85: 1.50+
SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/22/2025		3.90	3.90	5 yrs ↻	3.90	0-80: 2.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	10/22/2025		3.90	3.90	5 yrs	3.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	11/03/2025		3.90	3.90	5 yrs ↻	3.90	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/01/2025		3.85	3.85	5 yrs	3.85	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/01/2025		3.80	3.80	5 yrs	3.80	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	50,000	5 yrs	10% / 10%	11/03/2025		3.80	3.80	5 yrs	3.80	See Notes
SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		3.80	3.80	5 yrs ↻	3.80	0-80: 2.50+ 81-85: 1.50+
SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		3.80	3.80	5 yrs ↻	3.80	0-80: 2.50+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	10/27/2025		3.75	3.75	5 yrs	3.75	18-85: 2.00+ 86-90: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	50,000	5 yrs	10% / 10%	11/03/2025		3.75	3.75	5 yrs	3.75	See Notes
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	11/03/2025		3.75	3.75	5 yrs ↻	3.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/01/2025		3.60	3.60	5 yrs	3.60	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		3.60 3.60	0.00 3.60 ↻ 3.60	5 yrs	3.60 3.60	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	25,000	5 yrs	10% / 10%	11/03/2025		3.60	3.60	5 yrs	3.60	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	25,000	5 yrs	10% / 10%	11/03/2025		3.55	3.55	5 yrs	3.55	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	10/27/2025		3.50	3.50	5 yrs	3.50	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	10/27/2025		3.45	3.45	5 yrs	3.45	18-85: 2.00+ 86-90: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Low Band</i>	A++	85	5,000	5 yrs	10% / 10%	11/03/2025		3.40	3.40	5 yrs	3.40	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/01/2025		3.35	3.35	5 yrs	3.35	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Low Band</i>	A++	90	5,000	5 yrs	10% / 10%	11/03/2025		3.35	3.35	5 yrs	3.35	See Notes

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 6-Years												
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/04/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/04/2025		5.20	5.20	6 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs ↻	0% / 10%	11/04/2025		5.05	5.05	6 yrs ↻	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	11/04/2025		5.00	5.00	6 yrs ↻	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	11/04/2025		4.65	4.65	6 yrs ↻	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>High Band</i>	A++	85	100,000	6 yrs	10% / 10%	11/03/2025		4.05	4.05	6 yrs	4.05	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>High Band</i>	A++	90	100,000	6 yrs	10% / 10%	11/03/2025		4.00	4.00	6 yrs	4.00	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	50,000	6 yrs	10% / 10%	11/03/2025		3.80	3.80	6 yrs	3.80	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	50,000	6 yrs	10% / 10%	11/03/2025		3.75	3.75	6 yrs	3.75	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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	25,000	6 yrs	10% / 10%	11/03/2025		3.60	3.60	6 yrs	3.60	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	25,000	6 yrs	10% / 10%	11/03/2025		3.55	3.55	6 yrs	3.55	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Low Band</i>	A++	85	5,000	6 yrs	10% / 10%	11/03/2025		3.40	3.40	6 yrs	3.40	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Low Band</i>	A++	90	5,000	6 yrs	10% / 10%	11/03/2025		3.35	3.35	6 yrs	3.35	See Notes
Rate Guaranteed 7-Years												
HEARTLAND NATIONAL Secure Rate 7 MVA	B++	90	5,000	7 yrs ↻	Int / Int	09/10/2025		5.75	5.75	7 yrs ↻	5.75	0-74: 2.70+ 75-UP: 1.70+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs ↻	Int / Int	10/07/2025		5.70	5.70	7 yrs ↻	5.70	0-75: 2.75+ 76-90: 2.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/04/2025		5.25	5.25	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
▼ E-Submission only! *NO PAPER APPLICATIONS!* **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/04/2025		5.20	5.20	7 yrs	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (7) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/22/2025		5.15	5.15	7 yrs ↻	5.15	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarLock 7 <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	7 yrs ↻	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	7 yrs ↻	5.10	18-80: 3.25+ 81-88: 2.25+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
▼ E-Submission only! *NO PAPER APPLICATIONS! **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/04/2025		5.10	5.10	7 yrs	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/22/2025		5.10	5.10	7 yrs ↻	5.10	0-80: 3.00+ 81-85: 1.50+
▼ E-Submission only! *NO PAPER APPLICATIONS! **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/04/2025		5.05	5.05	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	10/22/2025		5.05	5.05	7 yrs	5.05	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	10/22/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
AUGUSTAR LunarLock Prime 7 <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA MVA <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	11/03/2025 11/10/2025		4.95 4.80	-0.15 4.95 ↓ 4.80	7 yrs ↻	4.95 4.80	0-80: 2.50+ 81-85: 1.25+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (7) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	09/22/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 1 (7) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarLock 7 <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	7 yrs ↻	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA MVA <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	7 yrs ↻	4.90	18-80: 3.25+ 81-88: 2.25+
SBLI USA Select Choice 1 (7) Base Policy MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/22/2025		4.90	4.90	7 yrs ↻	4.90	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (7) Year Plan (Base + PFW) <i>MVA Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		4.90	4.90	7 yrs ↻	4.90	0-80: 3.00+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 3 (7) Year Plan (Base + PFW) <i>MVA Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		4.90	4.90	7 yrs ↻	4.90	0-80: 3.00+ 81-85: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	10/27/2025		4.85	4.85	7 yrs	4.85	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
SBLI USA Select Choice 3 (7) Base Policy + PFW <i>MVA High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/22/2025		4.85	4.85	7 yrs ↻	4.85	0-80: 3.00+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	10/22/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	10/22/2025		4.85	4.85	7 yrs	4.85	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
AUGUSTAR LunarLock Prime 7 <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA <i>MVA Low Band</i>	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (7) Year Plan (Base + ROP) <i>MVA, ROP High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/22/2025		4.80	4.80	7 yrs ↻	4.80	0-80: 3.00+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>MVA Low Band</i>	A	85	10,000	7 yrs	Int / Int	10/22/2025		4.75	4.75	7 yrs	4.75	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>MVA Mid Band</i>	A	85	50,000	7 yrs	Int / Int	10/22/2025		4.75	4.75	7 yrs	4.75	0-75: 3.25+ 76-85: 2.25+
AUGUSTAR LunarLock 7 <i>CA High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA <i>CA MVA High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 <i>CA High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		4.70	4.70	7 yrs	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA <i>CA MVA High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		4.70	4.70	7 yrs	4.70	18-80: 3.25+ 81-88: 2.25+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
▼ E-Submission only! *NO PAPER APPLICATIONS! **E-Application MUST BE E-SIGNED! Carrier will accept wet signature upload to start the process, but the client still must e-sign for Firelight to process. Ash Brokerage												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	11/04/2025		4.70	4.70	7 yrs	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	11/03/2025 11/10/2025		4.70 4.55	-0.15 4.70 ↓ 4.55	7 yrs ↻	4.70 4.55	0-80: 2.50+ 81-85: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	11/01/2025		4.70	4.70	7 yrs	4.70	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	11/04/2025 11/11/2025		4.70 4.70	0.00 4.70 ↕ 4.70	7 yrs	4.70 4.70	See Notes
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/22/2025		4.70	4.70	7 yrs ↻	4.70	0-80: 3.00+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	10/22/2025		4.70	4.70	7 yrs	4.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	10/22/2025		4.70	4.70	7 yrs	4.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/25/2025		4.65	4.65	7 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	11/01/2025		4.65	4.65	7 yrs	4.65	See Notes
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	11/03/2025		4.65	4.65	7 yrs ↻	4.65	See Notes
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	09/25/2025		4.60	4.60	7 yrs ↻	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	2,000 QL 5,000 NQ	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+

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S.USA LIFE INSURANCE CO., INC. Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/25/2025		4.55	4.55	7 yrs ↻	4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	11/01/2025		4.55	4.55	7 yrs	4.55	See Notes
SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/22/2025		4.55	4.55	7 yrs ↻	4.55	0-80: 3.00+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	10/22/2025		4.55	4.55	7 yrs	4.55	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	10/22/2025		4.55	4.55	7 yrs	4.55	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
AUGUSTAR LunarLock 7 CA <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	7 yrs ↻	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	7 yrs ↻	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.50	4.50	7 yrs	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.50	4.50	7 yrs	4.50	18-80: 3.25+ 81-88: 2.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	09/25/2025		4.50	4.50	7 yrs ↻	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	11/01/2025		4.50	4.50	7 yrs	4.50	See Notes
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+
S.USA LIFE INSURANCE CO., INC. Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	11/01/2025		4.45	4.45	7 yrs	4.45	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/22/2025		4.45	4.45	7 yrs ↻	4.45	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	09/25/2025		4.40	4.40	7 yrs ↻	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	11/01/2025		4.40	4.40	7 yrs	4.40	See Notes
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	09/25/2025		4.35	4.35	7 yrs ↻	4.35	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	11/01/2025		4.35	4.35	7 yrs	4.35	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	11/04/2025 11/11/2025		4.35 4.35	0.00 4.35 4.35	7 yrs	4.35 4.35	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	11/01/2025		4.35	4.35	7 yrs	4.35	See Notes
SBLI USA Select Choice 1 (7) Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	09/22/2025		4.35	4.35	7 yrs ↻	4.35	0-80: 3.00+ 81-85: 1.50+
SBLI USA Select Choice 1 (7) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.35	4.35	7 yrs ↻	4.35	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	09/25/2025		4.30	4.30	7 yrs ↻	4.30	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		4.30	4.30	7 yrs ↻	4.30	0-80: 3.00+ 81-85: 1.50+
SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		4.30	4.30	7 yrs ↻	4.30	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	10/22/2025		4.30	4.30	7 yrs	4.30	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs 	Int / Int	09/25/2025		4.25	4.25	7 yrs 	4.25	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	11/01/2025		4.25	4.25	7 yrs	4.25	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	10/27/2025		4.20	4.20	7 yrs	4.20	18-85: 3.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs 	0% / 10%	09/25/2025		4.20	4.20	7 yrs 	4.20	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%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	10/27/2025		4.15	4.15	7 yrs	4.15	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	10/27/2025		4.15	4.15	7 yrs	4.15	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	11/01/2025		4.15	4.15	7 yrs	4.15	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs 	10% / 10%	11/03/2025		4.15	4.15	7 yrs 	4.15	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%	09/25/2025		4.10	4.10	7 yrs 	4.10	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	11/01/2025		4.10	4.10	7 yrs	4.10	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	11/01/2025		4.05	4.05	7 yrs	4.05	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	11/03/2025		4.05	4.05	7 yrs	4.05	See Notes
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	10/22/2025		4.05	4.05	7 yrs	4.05	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	10/27/2025		4.00	4.00	7 yrs	4.00	18-85: 3.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>High Band</i>	A++	90	100,000	7 yrs	10% / 10%	11/03/2025		4.00	4.00	7 yrs	4.00	See Notes
SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	09/22/2025		4.00	4.00	7 yrs ↻	4.00	0-80: 3.00+ 81-85: 1.50+
SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.00	4.00	7 yrs ↻	4.00	0-80: 3.00+ 81-85: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	11/03/2025		4.00	4.00	7 yrs ↻	4.00	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	10/27/2025		3.95	3.95	7 yrs	3.95	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	10/27/2025		3.95	3.95	7 yrs	3.95	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	11/01/2025		3.90	3.90	7 yrs	3.90	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		3.90	3.90	7 yrs ↻	3.90	0-80: 3.00+ 81-85: 1.50+
SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		3.90	3.90	7 yrs ↻	3.90	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	11/01/2025		3.85	3.85	7 yrs	3.85	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	50,000	7 yrs	10% / 10%	11/03/2025		3.80	3.80	7 yrs	3.80	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	50,000	7 yrs	10% / 10%	11/03/2025		3.75	3.75	7 yrs	3.75	See Notes
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	11/01/2025		3.75	3.75	7 yrs	3.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	11/01/2025		3.70	3.70	7 yrs	3.70	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	11/01/2025		3.65	3.65	7 yrs	3.65	See Notes
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/04/2025 11/11/2025		3.60 3.60	0.00 3.60 3.60	7 yrs	3.60 3.60	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	25,000	7 yrs	10% / 10%	11/03/2025		3.60	3.60	7 yrs	3.60	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	10/27/2025		3.55	3.55	7 yrs	3.55	18-85: 3.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	25,000	7 yrs	10% / 10%	11/03/2025		3.55	3.55	7 yrs	3.55	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	10/27/2025		3.45	3.45	7 yrs	3.45	18-85: 3.50+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	11/01/2025		3.45	3.45	7 yrs	3.45	See Notes

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	11/01/2025		3.40	3.40	7 yrs	3.40	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Low Band</i>	A++	85	5,000	7 yrs	10% / 10%	11/03/2025		3.40	3.40	7 yrs	3.40	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Low Band</i>	A++	90	5,000	7 yrs	10% / 10%	11/03/2025		3.35	3.35	7 yrs	3.35	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, BANK/BD <i>Low Band</i>	A++	80	50,000	7 yrs	10% / 10%	11/03/2025		1.00	1.00	7 yrs	1.00	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, BANK/BD <i>Mid Band</i>	A++	80	100,000	7 yrs	10% / 10%	11/03/2025		1.00	1.00	7 yrs	1.00	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, BANK/BD <i>High Band</i>	A++			7 yrs	10% / 10%	11/03/2025		1.00	1.00	7 yrs	1.00	See Notes
Rate Guaranteed 9-Years												
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	11/01/2025		4.85	4.85	9 yrs	4.85	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	11/01/2025		4.75	4.75	9 yrs	4.75	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	11/01/2025		4.70	4.70	9 yrs	4.70	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	11/01/2025		4.60	4.60	9 yrs	4.60	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	11/01/2025		4.55	4.55	9 yrs	4.55	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	11/01/2025		4.45	4.45	9 yrs	4.45	See Notes
Rate Guaranteed 10-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/07/2025		5.80	5.80	10 yrs ↻	5.80	0-75: 3.00+ 76-95: 2.00+

MYGA Products

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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	Years Rate GTD	GTD Yield Surrender	Commission
HEARTLAND NATIONAL Secure Rate 10 MVA	B++	90	5,000	10 yrs ↻	Int / Int	09/10/2025		5.75	5.75	10 yrs ↻	5.75	0-74: 3.20+ 75-UP: 1.70+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs ↻	0% / 10%	11/03/2025 ↻ 11/10/2025		5.00 4.85	-0.15 5.00 ↓ 4.85	10 yrs ↻	5.00 4.85	0-80: 3.00+ 81-85: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	10/27/2025		4.85	4.85	10 yrs	4.85	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	0% / 10%	11/03/2025 ↻ 11/10/2025		4.75 4.60	-0.15 4.75 ↓ 4.60	10 yrs ↻	4.75 4.60	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	09/25/2025		4.35	4.35	10 yrs ↻	4.35	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	09/25/2025		4.05	4.05	10 yrs ↻	4.05	0-80: 3.00+