



MYGA Products

LA

List filtered for Guaranty Income Life,American National Insurance Company,Americo,Athene IA,EquiTrust Life Insurance Company,Royal Neighbors of America,Global Atlantic Financial Group ,Sagcor Life Insurance Company,Sentinel Security Life Insurance Company,Clear Spring Life,Delaware Life,Atlantic Coast Life,SILAC,Nassau Life and Annuity Company,Oceanview Life and Annuity,American Life,Pacific Guardian Life,Farmers Life Insurance Company,Aspida,NexAnnuity,Axonic Insurance Services,Baltimore Life Insurance Company,Knighthead Life

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												
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	11/12/2025		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	2 yrs ↻	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	2 yrs ↻	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	2 yrs ↻	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	2 yrs ↻	4.95	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	11/12/2025		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	11/20/2025		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	11/20/2025		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	10/23/2025		4.60	4.60	2 yrs	4.60	0-64: 0.75+ 65-79: 0.75+ 80-UP: 0.75+
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	10/15/2025		4.10	4.10	2 yrs	4.10	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	10/15/2025		3.95	3.95	2 yrs	3.95	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	10/22/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	10/22/2025		3.15	3.15	2 yrs ↻	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	10/22/2025		2.60	2.60	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025		5.80	5.80	3 yrs ↻	5.80	0-80: 1.50+ 81-85: 1.00+

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LA

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
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs	0% / 0%	07/30/2025		6.45	5.45	3 yrs	5.78	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs	0% / 0%	07/30/2025		5.70	5.70	3 yrs	5.70	0-80: 1.50+ 81-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs	0% / 0%	07/30/2025		6.35	5.35	3 yrs	5.68	0-80: 1.50+ 81-90: 1.00+
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	11/12/2025		5.55	5.55	3 yrs	5.55	0-89: 1.50+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs	0% / 0%	07/30/2025		6.20	5.20	3 yrs	5.53	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs	0% / 0%	07/30/2025		5.50	5.50	3 yrs	5.50	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs	0% / 0%	07/30/2025		5.50	5.50	3 yrs	5.50	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs	0% / 0%	07/30/2025		5.45	5.45	3 yrs	5.45	86-90: 1.00+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs	0% / 0%	12/01/2025		5.40	5.40	3 yrs	5.40	0-75: 1.75+ 76-90: 1.25+
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs	0% / 0%	06/09/2025		5.20	5.20	3 yrs	5.36	0-80: 1.25+ 81-90: 0.75+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	10/20/2025 12/15/2025		5.60 5.60	0.00 5.60 5.60	3 yrs	5.31 5.31	0-80: 1.50+ 81-UP: 0.75+
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+
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	10/25/2025		5.25	5.25	3 yrs	5.25	0-80: 2.00+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	10/20/2025 12/15/2025		5.50 5.50	0.00 5.50 5.50	3 yrs	5.22 5.22	0-80: 1.50+ 81-UP: 0.75+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs	0% / 10%	06/09/2025		5.20	5.20	3 yrs	5.20	0-80: 1.25+ 81-90: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs	0% / 0%	07/30/2025		5.15	5.15	3 yrs	5.15	86-90: 1.00+

MYGA Products

LA

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AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	11/12/2025		5.15	5.15	3 yrs ↻	5.15	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		5.35 5.35	0.00 5.35 ↕	3 yrs	5.09 5.09	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		5.35 5.25	-0.10 5.35 ↓ 5.25	3 yrs	5.09 5.00	0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00	0-80: 2.00+ 81-90: 1.50+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		5.25 5.25	0.00 5.25 ↕ 5.25	3 yrs	5.00 5.00	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		5.25 5.15	-0.10 5.25 ↓ 5.15	3 yrs	5.00 4.91	0-80: 1.50+ 81-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	10/23/2025		4.90	4.90	3 yrs	4.90	0-64: 1.00+ 65-79: 1.00+ 80-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	12/01/2025		4.90	4.90	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		5.10 5.00	-0.10 5.10 ↓ 5.00	3 yrs	4.86 4.77	0-80: 1.50+ 81-UP: 0.75+

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PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	10/17/2025		4.80	4.80	3 yrs ↻	4.80	18-85: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	3 yrs ↻	4.80	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	12/01/2025		4.80	4.80	3 yrs ↻	4.80	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	10/20/2025 12/15/2025 ↻		5.00 4.90	-0.10 5.00 ↓ 4.90	3 yrs	4.77 4.68	0-80: 1.50+ 81-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	11/21/2025		4.75	4.75	3 yrs ↻	4.75	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%	12/01/2025		4.65	4.65	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	12/01/2025		4.65	4.65	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	10/15/2025		4.65	4.65	3 yrs	4.65	18-80: 1.50+ 81-90: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	11/20/2025		4.60	4.60	3 yrs ↻	4.60	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	11/20/2025		4.60	4.60	3 yrs ↻	4.60	0-79: 1.50+ 80-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	12/01/2025		4.60	4.60	3 yrs ↻	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	12/01/2025		4.55	4.55	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	12/01/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+

MYGA Products

LA

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ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	10/03/2025		4.50	4.50	3 yrs	4.50	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	10/03/2025		4.50	4.50	3 yrs	4.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	11/21/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/01/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	11/24/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 2.00+ 81-85: 1.00+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	10/22/2025		4.50	4.50	3 yrs ↻	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	10/15/2025		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-90: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	10/10/2025		4.40	4.40	3 yrs ↻	4.40	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	12/01/2025		4.40	4.40	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	12/01/2025		4.40	4.40	3 yrs ↻	4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	09/23/2025		4.30	4.30	3 yrs ↻	4.30	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	09/23/2025		4.30	4.30	3 yrs ↻	4.30	0-74: 1.85+ 75-UP: 0.93+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	10/10/2025		4.30	4.30	3 yrs ↻	4.30	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	10/10/2025		4.30	4.30	3 yrs ↻	4.30	18-75: 1.75+ 76-85: 1.45+

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AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	12/01/2025		4.30	4.30	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	10/03/2025		4.25	4.25	3 yrs	4.25	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	10/03/2025		4.25	4.25	3 yrs	4.25	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	09/23/2025		4.20	4.20	3 yrs ↻	4.20	0-74: 1.85+ 75-UP: 0.93+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	10/10/2025		4.20	4.20	3 yrs ↻	4.20	18-75: 1.75+ 76-85: 1.45+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	11/24/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 2.00+ 81-85: 1.00+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/06/2025		4.10	4.10	3 yrs	4.10	0-80: 1.80+ 81-85: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	10/06/2025		3.90	3.90	3 yrs	3.90	0-80: 1.80+ 81-85: 0.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	11/21/2025		3.75	3.75	3 yrs ↻	3.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	10/22/2025		3.50	3.50	3 yrs ↻	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs ↻	Int / 5%	10/22/2025		3.15	3.15	3 yrs ↻	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
Rate Guaranteed 4-Years												
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	10/23/2025		5.20	5.20	4 yrs	5.20	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	12/01/2025		5.15	5.15	4 yrs ↻	5.15	0-80: 2.50+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+

MYGA Products

LA

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
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	12/01/2025		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	10/17/2025		4.80	4.80	4 yrs ↻	4.80	18-85: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	11/20/2025		4.75	4.75	4 yrs ↻	4.75	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	11/20/2025		4.75	4.75	4 yrs ↻	4.75	0-79: 1.15+ 80-UP: 1.15+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	11/21/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	12/01/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	4 yrs ↻	4.55	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	11/21/2025		4.50	4.50	4 yrs ↻	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	09/23/2025		4.40	4.40	4 yrs ↻	4.40	0-74: 2.25+ 75-UP: 1.13+

MYGA Products

LA

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	11/21/2025		3.95	3.95	4 yrs ↻	3.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	5 yrs ↻	5.90	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	5 yrs ↻	5.90	0-80: 2.40+ 81-85: 1.30+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.85	5.85	5 yrs ↻	5.85	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	5 yrs ↻	5.85	0-80: 2.40+ 81-90: 1.30+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	12/01/2025		5.80	5.80	5 yrs ↻	5.80	0-75: 2.50+ 76-90: 1.75+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	11/12/2025		5.80	5.80	5 yrs ↻	5.80	0-89: 2.25+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.70	5.70	5 yrs ↻	5.70	0-80: 2.25+ 81-90: 1.50+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	06/09/2025		5.55	5.55	5 yrs ↻	5.68	0-80: 2.25+ 81-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	5 yrs ↻	5.65	86-90: 1.30+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		6.30 6.30	0.00 6.30 ↻ 6.30	5 yrs	5.63 5.63	0-80: 2.50+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.60	5.60	5 yrs ↻	5.60	0-80: 2.25+ 81-UP: 1.50+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	06/09/2025		5.55	5.55	5 yrs ↻	5.55	0-80: 2.25+ 81-90: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.55	5.55	5 yrs ↻	5.55	86-90: 1.50+

MYGA Products

LA

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KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	10/20/2025 ↩ 12/15/2025		6.20 6.20	0.00 6.20 6.20	5 yrs	5.55 5.55	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	10/20/2025 ↩ 12/15/2025		6.05 6.05	0.00 6.05 6.05	5 yrs	5.43 5.43	0-80: 2.50+ 81-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	12/01/2025		5.40	5.40	5 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.30+
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	10/23/2025		5.35	5.35	5 yrs	5.35	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	10/23/2025		5.35	5.35	5 yrs	5.35	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	10/20/2025 ↩ 12/15/2025		5.95 5.95	0.00 5.95 5.95	5 yrs	5.35 5.35	0-80: 2.50+ 81-UP: 1.00+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	11/12/2025		5.30	5.30	5 yrs ↻	5.30	0-89: 2.25+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	10/20/2025 ↩ 12/15/2025		5.85 5.75	-0.10 5.85 5.75	5 yrs	5.27 5.18	0-80: 2.50+ 81-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/21/2025		5.25	5.25	5 yrs ↻	5.25	0-80: 3.00+ 81-90: 2.25+
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	10/25/2025		5.25	5.25	5 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.25	5.25	5 yrs ↻	5.25	86-90: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	12/01/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.30+

MYGA Products

LA

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CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	12/01/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10% ↻	10/20/2025 12/15/2025		5.75 5.65	-0.10 5.75 ↓ 5.65	5 yrs	5.18 5.10	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	11/21/2025		5.15	5.15	5 yrs ↻	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	10/15/2025		5.15	5.15	5 yrs	5.15	18-80: 2.25+ 81-90: 1.125+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10% ↻	10/20/2025 12/15/2025		5.60 5.50	-0.10 5.60 ↓ 5.50	5 yrs	5.06 4.98	0-80: 2.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	12/01/2025		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	10/17/2025		5.00	5.00	5 yrs ↻	5.00	18-85: 2.25+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	10/10/2025		5.00	5.00	5 yrs ↻	5.00	18-75: 2.00+ 76-85: 1.70+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	10/15/2025		5.00	5.00	5 yrs	5.00	18-80: 2.25+ 81-90: 1.125+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10% ↻	10/20/2025 12/15/2025		5.50 5.40	-0.10 5.50 ↓ 5.40	5 yrs	4.98 4.90	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	11/21/2025		4.95	4.95	5 yrs ↻	4.95	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%	12/01/2025		4.95	4.95	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+

MYGA Products

LA

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	11/21/2025		4.90	4.90	5 yrs	4.90	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	10/10/2025		4.90	4.90	5 yrs	4.90	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	10/10/2025		4.90	4.90	5 yrs	4.90	18-75: 2.00 76-85: 1.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	12/01/2025		4.90	4.90	5 yrs	4.90	0-80: 2.50+ 81-85: 1.25+ 86-UP: 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%	12/01/2025		4.90	4.90	5 yrs	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	12/01/2025		4.85	4.85	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/03/2025		4.80	4.80	5 yrs	4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	09/23/2025		4.80	4.80	5 yrs	4.80	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	09/23/2025		4.80	4.80	5 yrs	4.80	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	10/10/2025		4.80	4.80	5 yrs	4.80	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%	12/01/2025		4.80	4.80	5 yrs	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	12/01/2025		4.80	4.80	5 yrs	4.80	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/03/2025		4.75	4.75	5 yrs	4.75	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	11/20/2025		4.75	4.75	5 yrs	4.75	0-79: 2.25+ 80-UP: 2.25+

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LA

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OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	11/20/2025		4.75	4.75	5 yrs	4.75	0-79: 2.25+ 80-UP: 2.25+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	11/24/2025		4.75	4.75	5 yrs	4.75	0-80: 2.50+ 81-85: 1.25+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs	0% / 0%	10/22/2025		4.75	4.75	5 yrs	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	09/23/2025		4.70	4.70	5 yrs	4.70	0-74: 2.75+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	12/01/2025		4.70	4.70	5 yrs	4.70	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2025		4.70	4.70	5 yrs	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	11/20/2025		4.60	4.60	5 yrs	4.60	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	11/20/2025		4.60	4.60	5 yrs	4.60	0-79: 2.25+ 80-UP: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	12/01/2025		4.60	4.60	5 yrs	4.60	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	10/03/2025		4.55	4.55	5 yrs	4.55	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 <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	10/03/2025		4.50	4.50	5 yrs	4.50	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/06/2025		4.50	4.50	5 yrs	4.50	0-80: 2.50+ 81-85: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	11/21/2025		4.45	4.45	5 yrs	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	11/24/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+

MYGA Products

LA

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OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	11/20/2025		4.40	4.40	5 yrs ↻	4.40	0-79: 2.25+ 80-UP: 2.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/06/2025		4.30	4.30	5 yrs	4.30	0-80: 2.50+ 81-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	11/20/2025		4.25	4.25	5 yrs ↻	4.25	0-79: 2.25+ 80-UP: 2.25+
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	10/22/2025		3.75	3.75	5 yrs ↻	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs ↻	Int / 5%	10/22/2025		3.45	3.45	5 yrs ↻	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	6 yrs ↻	5.87	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	6 yrs ↻	5.82	0-80: 2.40+ 81-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	6 yrs ↻	5.62	86-UP: 1.30+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs ↻	5% / 5%	12/01/2025		5.40	5.40	6 yrs ↻	5.40	0-80: 3.00+ 81-UP: 1.55+
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	10/23/2025		5.40	5.40	6 yrs	5.40	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	12/01/2025		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/21/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	11/20/2025		5.25	5.25	6 yrs ↻	5.25	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	11/20/2025		5.25	5.25	6 yrs ↻	5.25	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

MYGA Products

LA

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
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	12/01/2025		5.25	5.25	6 yrs 	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	12/01/2025		9.40	4.40	6 yrs 	5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	12/01/2025		9.40	4.40	6 yrs 	5.22	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	11/21/2025		5.20	5.20	6 yrs 	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	12/01/2025		9.30	4.30	6 yrs 	5.12	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	11/20/2025		5.10	5.10	6 yrs 	5.10	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	11/20/2025		5.10	5.10	6 yrs 	5.10	0-79: 1.25+ 80-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	12/01/2025		9.25	4.25	6 yrs 	5.07	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs 	0% / 10%	11/21/2025		5.05	5.05	6 yrs 	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs 	10% / 10%	10/17/2025		5.00	5.00	6 yrs 	5.00	18-85: 2.35+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	11/21/2025		5.00	5.00	6 yrs 	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	12/01/2025		9.15	4.15	6 yrs 	4.97	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs 	0% / 10%	12/01/2025		4.95	4.95	6 yrs 	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	11/20/2025		4.90	4.90	6 yrs 	4.90	0-79: 1.25+ 80-UP: 1.25+

MYGA Products

LA

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
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	11/20/2025		4.75	4.75	6 yrs ↻	4.75	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	11/21/2025		4.65	4.65	6 yrs ↻	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	6 yrs ↻	4.00	0-74: 2.75+ 75-UP: 1.38+
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	7 yrs ↻	5.90	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.75	5.75	7 yrs ↻	5.89	0-80: 2.65+ 81-90: 1.40+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	12/01/2025		5.85	5.85	7 yrs ↻	5.85	0-75: 2.75+ 76-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.85	5.85	7 yrs ↻	5.85	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	7 yrs ↻	5.84	0-80: 2.65+ 81-90: 1.40+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.70	5.70	7 yrs ↻	5.70	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.50	5.50	7 yrs ↻	5.64	86-90: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.60	5.60	7 yrs ↻	5.60	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.55	5.55	7 yrs ↻	5.55	86-90: 1.50+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		6.50 6.50	0.00 6.50 ↕ 6.50	7 yrs	5.50 5.50	0-80: 2.50+ 81-UP: 1.00+

MYGA Products

LA

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
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/12/2025		5.50	5.50	7 yrs ↻	5.50	0-89: 3.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	12/01/2025		5.45	5.45	7 yrs ↻	5.45	0-80: 3.00+ 81-85: 1.55+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		6.40 6.40	0.00 6.40 ↻ 6.40	7 yrs	5.43 5.43	0-80: 2.50+ 81-UP: 1.00+
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	10/23/2025		5.40	5.40	7 yrs	5.40	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		6.25 6.25	0.00 6.25 ↻ 6.25	7 yrs	5.32 5.32	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25	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%	12/01/2025		5.25	5.25	7 yrs ↻	5.25	0-80: 3.00+ 81-85: 1.55+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.25	5.25	7 yrs ↻	5.25	86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	10/20/2025 ↻ 12/15/2025		6.15 6.15	0.00 6.15 ↻ 6.15	7 yrs	5.25 5.25	0-80: 2.50+ 81-UP: 1.00+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	10/15/2025		5.25	5.25	7 yrs	5.25	18-80: 2.75+ 81-90: 1.375+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/21/2025		5.20	5.20	7 yrs	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	11/12/2025		5.20	5.20	7 yrs ↻	5.20	0-89: 3.25+

MYGA Products

LA

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
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		6.05 5.95	-0.10 6.05 ↓ 5.95	7 yrs	5.17 5.10	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10	7 yrs	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		5.95 5.85	-0.10 5.95 ↓ 5.85	7 yrs	5.10 5.03	0-80: 2.50+ 81-UP: 1.00+
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	10/15/2025		5.10	5.10	7 yrs	5.10	18-80: 2.75+ 81-90: 1.375+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/21/2025		5.05	5.05	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	12/01/2025		5.05	5.05	7 yrs ↻	5.05	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	10/17/2025		5.00	5.00	7 yrs ↻	5.00	18-85: 2.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	11/20/2025		5.00	5.00	7 yrs ↻	5.00	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	11/20/2025		5.00	5.00	7 yrs ↻	5.00	0-79: 2.75+ 80-UP: 2.75+
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	10/25/2025		5.00	5.00	7 yrs ↻	5.00	0-80: 2.75+ 81-85: 1.375+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	10/20/2025 ↻ 12/15/2025		5.80 5.70	-0.10 5.80 ↓ 5.70	7 yrs	4.99 4.91	0-80: 2.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	12/01/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

MYGA Products

LA

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
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	10/20/2025 ↩ 12/15/2025		5.70 5.60	-0.10 5.70 ↓ 5.60	7 yrs	4.91 4.84	0-80: 2.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	12/01/2025		4.90	4.90	7 yrs ↻	4.90	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	11/20/2025		4.85	4.85	7 yrs ↻	4.85	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	11/20/2025		4.85	4.85	7 yrs ↻	4.85	0-79: 2.75+ 80-UP: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	12/01/2025		4.85	4.85	7 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/06/2025		4.85	4.85	7 yrs	4.85	0-80: 3.00+ 81-85: 1.50+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/03/2025		4.80	4.80	7 yrs	4.80	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	12/01/2025		4.80	4.80	7 yrs ↻	4.80	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	12/01/2025		4.80	4.80	7 yrs ↻	4.80	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	11/24/2025		4.80	4.80	7 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/03/2025		4.75	4.75	7 yrs	4.75	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	7 yrs ↻	4.70	0-74: 3.00+ 75-UP: 1.50+

MYGA Products

LA

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	11/21/2025		4.70	4.70	7 yrs	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	12/01/2025		4.70	4.70	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	12/01/2025		4.70	4.70	7 yrs 	4.70	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs 	0% / 10%	11/20/2025		4.65	4.65	7 yrs 	4.65	0-79: 2.75+ 80-UP: 2.75+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/06/2025		4.65	4.65	7 yrs	4.65	0-80: 3.00+ 81-85: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	12/01/2025		4.60	4.60	7 yrs	4.60	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	10/03/2025		4.55	4.55	7 yrs	4.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs 	0% / 10%	11/24/2025		4.55	4.55	7 yrs 	4.55	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	10/03/2025		4.50	4.50	7 yrs	4.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	84	20,000	7 yrs 	0% / 10%	11/20/2025		4.50	4.50	7 yrs 	4.50	0-79: 2.75+ 80-UP: 2.75+
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	10/21/2025		5.40	5.40	8 yrs 	5.40	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs 	0% / 10%	12/01/2025		5.25	5.25	8 yrs 	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs 	10% / 10%	10/17/2025		5.00	5.00	8 yrs 	5.00	18-85: 2.55+

MYGA Products

LA

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2025		4.95	4.95	8 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	12/01/2025		4.95	4.95	8 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2025		4.80	4.80	8 yrs	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2025		4.70	4.70	8 yrs	4.70	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	8 yrs	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	8 yrs	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	09/23/2025		4.00	4.00	8 yrs	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%	12/01/2025		5.25	5.25	9 yrs	5.25	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	10/10/2025		5.05	5.05	9 yrs	5.05	18-75: 2.25+ 76-85: 2.00+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	10/17/2025		5.00	5.00	9 yrs	5.00	18-85: 2.65+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs	Int / Int	10/10/2025		4.95	4.95	9 yrs	4.95	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%	12/01/2025		4.95	4.95	9 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	12/01/2025		4.95	4.95	9 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2025		4.80	4.80	9 yrs	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+

MYGA Products

LA

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2025		4.70	4.70	9 yrs	4.70	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	9 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	9 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs	0% / 5%	09/23/2025		4.00	4.00	9 yrs	4.00	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	07/30/2025		5.90	5.90	10 yrs	5.90	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs	0% / 0%	07/30/2025		6.80	5.80	10 yrs	5.90	0-80: 2.65+ 81-85: 1.40+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025		5.80	5.80	10 yrs	5.80	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs	0% / 0%	07/30/2025		6.70	5.70	10 yrs	5.80	0-80: 2.65+ 81-UP: 1.40+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs	0% / 0%	07/30/2025		6.55	5.55	10 yrs	5.65	86-UP: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	07/30/2025		5.60	5.60	10 yrs	5.60	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025		5.55	5.55	10 yrs	5.55	86-90: 2.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/21/2025		5.50	5.50	10 yrs	5.50	0-80: 3.00+ 81-90: 2.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025		5.50	5.50	10 yrs	5.50	0-80: 2.75+ 81-90: 2.00+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	11/12/2025		5.50	5.50	10 yrs	5.50	0-89: 4.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	11/20/2025		5.35	5.35	10 yrs	5.35	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	11/20/2025		5.35	5.35	10 yrs	5.35	0-79: 2.75+ 80-UP: 2.75+

MYGA Products

LA

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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs 	0% / 0%	07/30/2025		5.25	5.25	10 yrs 	5.25	86-90: 2.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	12/01/2025		5.25	5.25	10 yrs 	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs 	0% / 10%	11/20/2025		5.20	5.20	10 yrs 	5.20	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs 	0% / 10%	11/20/2025		5.20	5.20	10 yrs 	5.20	0-79: 2.75+ 80-UP: 2.75+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	11/12/2025		5.20	5.20	10 yrs 	5.20	0-89: 4.00+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs 	Int / Int	10/10/2025		5.15	5.15	10 yrs 	5.15	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	12/01/2025		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	10/10/2025		5.05	5.05	10 yrs 	5.05	18-75: 2.25+ 76-85: 2.00+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	10/17/2025		5.00	5.00	10 yrs 	5.00	18-85: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs 	0% / 10%	11/20/2025		5.00	5.00	10 yrs 	5.00	0-79: 2.75+ 80-UP: 2.75+
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs 	0% / 0%	10/25/2025		5.00	5.00	10 yrs 	5.00	0-80: 3.00+ 81-85: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2025		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	12/01/2025		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	12/01/2025		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-UP: 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%	12/01/2025		4.95	4.95	10 yrs 	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+

MYGA Products

LA

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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	11/20/2025		4.85	4.85	10 yrs	4.85	0-79: 2.75+ 80-UP: 2.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	11/24/2025		4.85	4.85	10 yrs	4.85	0-80: 3.00+ 81-85: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2025		4.80	4.80	10 yrs	4.80	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2025		4.70	4.70	10 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	11/24/2025		4.60	4.60	10 yrs	4.60	0-80: 3.00+ 81-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10	10 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10	10 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	09/23/2025		4.00	4.00	10 yrs	4.00	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs	0% / 0%	07/30/2025		5.15	5.15	20 yrs	5.89	0-75: 3.15+
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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
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.05	5.05	20 yrs ↻	5.80	0-50: 3.15+
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ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↻	0% / 0%	07/30/2025		4.90	4.90	20 yrs ↻	5.65	70-75: 3.15+
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