



MYGA Products

List filtered for Fidelity & Guaranty Life,North American Company,Guaranty Income Life,American Equity Investment Life Insurance Company,American National Insurance Company,Americo,Athene IA,American General Life Insurance Company,EquiTrust Life Insurance Company,Liberty Bankers Life,Royal Neighbors of America,Global Atlantic Financial Group ,Sagikor Life Insurance Company,Sentinel Security Life Insurance Company,Clear Spring Life,Mutual of Omaha,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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 2-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15		0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15		0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15		0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15		0-79: 0.85+ 80-UP: 0.425+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	07/28/2025	5.00	2 yrs ↻	5.00	5.00		0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	08/12/2025	4.80	2 yrs ↻	4.80	4.80		0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	08/12/2025	4.80	2 yrs ↻	4.80	4.80		0-79: 0.85+ 80-UP: 0.425+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	07/28/2025	4.70	2 yrs ↻	4.70	4.70		0-89: 1.00+
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	08/21/2025	4.65	2 yrs	4.65	4.65		18-80: 1.00+ 81-90: 0.50+
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	07/29/2025	4.60	2 yrs	4.60	4.60		0-64: 0.75+ 65-79: 0.75+ 80-UP: 0.75+
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	08/21/2025	4.50	2 yrs	4.50	4.50		18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	05/30/2025	3.90	2 yrs ↻	3.90	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%	05/30/2025	3.15	2 yrs ↻	3.15	3.15		0-80: 1.25+ 81-85: 1.00+

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SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	05/30/2025	2.60	2 yrs ↻	2.60	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	3 yrs ↻	5.80	5.80	0-80: 1.50+ 81-85: 1.00+	
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	07/30/2025	6.45	3 yrs ↻	5.45	5.78	0-80: 1.50+ 81-85: 1.00+	
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	06/06/2025	5.75	3 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 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	3 yrs ↻	5.70	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	3 yrs ↻	5.35	5.68	0-80: 1.50+ 81-90: 1.00+	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025	6.20	3 yrs ↻	5.20	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	3 yrs ↻	5.50	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	3 yrs ↻	5.50	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	3 yrs ↻	5.45	5.45	86-90: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/28/2025	5.45	3 yrs ↻	5.45	5.45	0-89: 1.50+	
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	08/18/2025	5.40	3 yrs ↻	5.40	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	3 yrs ↻	5.20	5.36	0-80: 1.25+ 81-90: 0.75+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/01/2025	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+	
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	06/09/2025	5.20	3 yrs ↻	5.20	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	3 yrs ↻	5.15	5.15	86-90: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	07/28/2025	5.15	3 yrs ↻	5.15	5.15	0-89: 1.50+	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	08/01/2025	5.10	3 yrs 	5.10	5.10	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	5,000 QL 10,000 NQ	3 yrs	0% / 0%	08/25/2025	5.05	3 yrs	5.05	5.05	0-UP: 1.50+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs 	Int / Int	02/24/2025	5.05	3 yrs 	5.05	5.05	0-75: 1.75+ 76-95: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/25/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 1.00+	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	08/21/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-90: 0.75+	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs 	10% / 10%	08/11/2025	5.00	3 yrs 	5.00	5.00	18-85: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs 	0% / 10%	08/12/2025	5.00	3 yrs 	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	08/12/2025	5.00	3 yrs 	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs 	0% / 10%	08/12/2025	5.00	3 yrs 	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	08/12/2025	5.00	3 yrs 	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs 	0% / 10%	07/15/2025	5.00	3 yrs 	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	08/01/2025	5.00	3 yrs 	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.65	3 yrs	4.65	4.98	18-80: 1.50+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	07/15/2025	4.95	3 yrs 	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	08/01/2025	4.95	3 yrs 	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	08/01/2025	4.95	3 yrs	4.95	4.95		0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/16/2025 ↪ 08/29/2025	4.90 4.80	3 yrs	-0.10 4.90 ↓ 4.80	4.90 4.80		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	07/16/2025 ↪ 08/29/2025	4.90 4.80	3 yrs	-0.10 4.90 ↓ 4.80	4.90 4.80		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	08/01/2025	4.90	3 yrs	4.90	4.90		0-80: 2.00+ 81-85: 1.00+
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	07/29/2025	4.90	3 yrs	4.90	4.90		0-64: 1.00+ 65-79: 1.00+ 80-UP: 0.75+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	08/21/2025	4.90	3 yrs	4.90	4.90		18-80: 1.50+ 81-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	08/01/2025	4.85	3 yrs	4.85	4.85		See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	08/01/2025	4.85	3 yrs	4.85	4.85		0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	08/01/2025	4.80	3 yrs	4.80	4.80		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%	06/23/2025	4.75	3 yrs	4.75	4.75		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%	06/23/2025	4.75	3 yrs	4.75	4.75		0-74: 1.85+ 75-UP: 0.93+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 10%	07/15/2025	4.75	3 yrs	4.75	4.75		0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	5,000 QL 10,000 NQ	3 yrs	Int / Int	08/25/2025	4.70	3 yrs	4.70	4.70		0-80: 2.00+ 81-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	08/21/2025	4.70	3 yrs	4.70	4.70		0-79: 1.50+ 80-90: 0.75+

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LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	08/25/2025	4.70	3 yrs	4.70	4.70	18-80: 2.00+ 81-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	07/15/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	08/01/2025	4.70	3 yrs	4.70	4.70	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	08/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	4.65 4.55	3 yrs	-0.10 4.65 ↓ 4.55	4.65 4.55	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	07/16/2025 ↻ 08/29/2025	4.65 4.55	3 yrs	-0.10 4.65 ↓ 4.55	4.65 4.55	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%	06/23/2025	4.65	3 yrs ↻	4.65	4.65	0-74: 1.85+ 75-UP: 0.93+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	08/01/2025	4.60	3 yrs	4.60	4.60	See Notes	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	08/01/2025	4.60	3 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	08/14/2025	4.50	3 yrs ↻	4.50	4.50	18-75: 1.75+ 76-85: 1.45+	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/30/2025	4.50	3 yrs ↻	4.50	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+	

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	07/11/2025	4.45	3 yrs ↻	4.45	4.45	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	07/28/2025	4.45	3 yrs	4.45	4.45	0-80: 1.80+ 81-85: 0.90+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	08/14/2025	4.40	3 yrs ↻	4.40	4.40	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	08/14/2025	4.40	3 yrs ↻	4.40	4.40	18-75: 1.75+ 76-85: 1.45+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	08/14/2025	4.30	3 yrs ↻	4.30	4.30	18-75: 1.75+ 76-85: 1.45+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	07/28/2025	4.25	3 yrs	4.25	4.25	0-80: 1.80+ 81-85: 0.90+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	07/11/2025	4.05	3 yrs ↻	4.05	4.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	07/15/2025	3.95	3 yrs ↻	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	18-80: 1.50+ 81-UP: 1.13+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/30/2025	3.50	3 yrs ↻	3.50	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%	05/30/2025	3.15	3 yrs ↻	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
Rate Guaranteed 4-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	08/01/2025	5.30	4 yrs	5.30	5.30	0-80: 2.50+ 81-UP: 1.30+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	07/29/2025	5.30	4 yrs	5.30	5.30	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	08/01/2025	5.15	4 yrs 	5.15	5.15	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%	08/11/2025	5.00	4 yrs 	5.00	5.00	18-85: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs 	0% / 10%	08/12/2025	5.00	4 yrs 	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs 	0% / 10%	08/12/2025	5.00	4 yrs 	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs 	0% / 10%	08/12/2025	5.00	4 yrs 	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs 	0% / 10%	08/12/2025	5.00	4 yrs 	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs 	0% / 10%	07/15/2025	5.00	4 yrs 	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	07/15/2025	4.95	4 yrs 	4.95	4.95	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%	08/01/2025	4.85	4 yrs 	4.85	4.85	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%	07/15/2025	4.75	4 yrs 	4.75	4.75	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	07/15/2025	4.70	4 yrs 	4.70	4.70	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs 	0% / 10%	08/12/2025	4.65	4 yrs 	4.65	4.65	0-79: 1.15+ 80-UP: 0.575+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	08/12/2025	4.65	4 yrs ↻	4.65	4.65	0-79: 1.15+ 80-UP: 0.575+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	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%	06/23/2025	4.50	4 yrs ↻	4.50	4.50	0-74: 2.25+ 75-UP: 1.13+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	4 yrs ↻	4.40	4.40	18-75: 1.50+ 76-85: 0.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	06/23/2025	4.40	4 yrs ↻	4.40	4.40	0-74: 2.25+ 75-UP: 1.13+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	07/15/2025	4.15	4 yrs ↻	4.15	4.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	3.85	4 yrs ↻	3.85	3.85	18-75: 1.50+ 76-85: 0.75+	
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 yrs ↻	5.90	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 yrs ↻	5.70	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 yrs ↻	5.85	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 yrs ↻	5.65	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%	08/18/2025	5.80	5 yrs ↻	5.80	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%	07/28/2025	5.80	5 yrs ↻	5.80	5.80	0-89: 2.25+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	06/06/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 2.50+ 81-85: 1.25+	
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 yrs ↻	5.70	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 yrs ↻	5.55	5.68	0-80: 2.25+ 81-90: 1.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025	6.45	5 yrs ↻	5.45	5.65	86-90: 1.30+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	02/24/2025	5.60	5 yrs ↻	5.60	5.60	0-75: 2.50+ 76-95: 1.75+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.60	5 yrs ↻	5.60	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 yrs ↻	5.55	5.55	0-80: 2.25+ 81-90: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	08/01/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
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 yrs ↻	5.55	5.55	86-90: 1.50+	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/21/2025	5.55	5 yrs	5.55	5.55	18-80: 2.25+ 81-90: 1.125+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	08/14/2025	5.45	5 yrs ↻	5.45	5.45	18-75: 2.00+ 76-85: 1.70+	
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	07/29/2025	5.45	5 yrs	5.45	5.45	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%	07/29/2025	5.45	5 yrs	5.45	5.45	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	07/15/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	08/01/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	08/21/2025	5.40	5 yrs	5.40	5.40	18-80: 2.25+ 81-90: 1.125+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/28/2025	5.40	5 yrs ↻	5.40	5.40	0-89: 2.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	07/15/2025	5.35	5 yrs ↻	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	08/14/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00+ 76-85: 1.70+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	08/14/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00 76-85: 1.70	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2025	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.30+	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.30 5.20	5 yrs	-0.10 5.30 ↓ 5.20	5.30 5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	5,000 QL 10,000 NQ	5 yrs	0% / 0%	08/25/2025	5.30	5 yrs	5.30	5.30	0-UP: 2.25+	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/25/2025	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-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%	08/01/2025	5.30	5 yrs	5.30	5.30	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.25 5.15	5 yrs	-0.10 5.25 ↓ 5.15	5.25 5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	5.25	5 yrs	5.25	5.25	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	6.05	5 yrs	5.05	5.25	18-80: 2.00+ 81-UP: 0.40+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	08/14/2025	5.25	5 yrs ↻	5.25	5.25	18-75: 2.00 76-85: 1.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
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 yrs ↻	5.25	5.25	86-90: 1.50+	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+	
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	08/11/2025	5.20	5 yrs ↻	5.20	5.20	18-85: 2.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	06/23/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	07/15/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	08/01/2025	5.15	5 yrs	5.15	5.15	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	08/04/2025	5.15	5 yrs ↻	5.15	5.15		
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	07/15/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/16/2025 ↩ 08/29/2025	5.05 4.95	5 yrs	-0.10 5.05 ↓ 4.95	5.05 4.95		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	08/01/2025	5.05	5 yrs	5.05	5.05	See Notes	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/16/2025 ↩ 08/29/2025	5.00 4.90	5 yrs	-0.10 5.00 ↓ 4.90	5.00 4.90		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	08/21/2025	5.00	5 yrs ↻	5.00	5.00		0-79: 2.00+ 80-90: 1.00+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	08/01/2025	5.00	5 yrs ↻	5.00	5.00		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	08/01/2025	4.95	5 yrs ↻	4.95	4.95		0-80: 2.50+ 81-85: 1.25+
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	4.90	5 yrs	4.90	4.90		0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	08/25/2025	4.90	5 yrs	4.90	4.90		18-80: 3.25+ 81-UP: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	07/28/2025	4.90	5 yrs	4.90	4.90		0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	07/11/2025	4.85	5 yrs ↻	4.85	4.85		0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75		0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75		0-79: 2.25+ 80-UP: 1.125+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/30/2025	4.75	5 yrs ↻	4.75	4.75		0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	07/28/2025	4.70	5 yrs	4.70	4.70		0-80: 2.50+ 81-85: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs 	0% / 10%	07/15/2025	4.65	5 yrs 	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs 	0% / 10%	08/12/2025	4.60	5 yrs 	4.60	4.60	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs 	0% / 10%	08/12/2025	4.60	5 yrs 	4.60	4.60	0-79: 2.25+ 80-UP: 1.125+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs 	0% / Int	07/11/2025	4.60	5 yrs 	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 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%	08/04/2025	4.45	5 yrs 	4.45	4.45		
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	07/01/2025	4.40	5 yrs 	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs 	0% / 10%	08/12/2025	4.40	5 yrs 	4.40	4.40	0-79: 2.25+ 80-UP: 1.125+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs 	10% / 10%	08/04/2025	4.30	5 yrs 	4.30	4.30		
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs 	0% / 10%	08/12/2025	4.25	5 yrs 	4.25	4.25	0-79: 2.25+ 80-UP: 1.125+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/01/2025	4.00	5 yrs 	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs 	0% / 0%	05/30/2025	3.75	5 yrs 	3.75	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	18-80: 2.25+ 81-UP: 1.69+	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs 	Int / 5%	05/30/2025	3.45	5 yrs 	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025	6.70	6 yrs ↻	5.70	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	6 yrs ↻	5.65	5.82	0-80: 2.40+ 81-90: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	9.85	6 yrs ↻	4.85	5.67	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025	6.45	6 yrs ↻	5.45	5.62	86-UP: 1.30+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/01/2025	5.60	6 yrs ↻	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	08/01/2025	5.55	6 yrs	5.55	5.55	0-80: 3.00+ 81-UP: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	9.70	6 yrs ↻	4.70	5.52	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%	08/01/2025	9.70	6 yrs ↻	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	07/29/2025	5.50	6 yrs	5.50	5.50	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2025	9.60	6 yrs ↻	4.60	5.42	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	9.55	6 yrs ↻	4.55	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	07/15/2025	5.35	6 yrs ↻	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	08/01/2025	5.35	6 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	07/15/2025	5.30	6 yrs ↻	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	08/01/2025	9.45	6 yrs 	4.45	5.27	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs 	10% / 10%	08/11/2025	5.20	6 yrs 	5.20	5.20	18-85: 2.35+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	08/12/2025	5.20	6 yrs 	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	08/12/2025	5.20	6 yrs 	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs 	0% / 10%	07/15/2025	5.15	6 yrs 	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	07/15/2025	5.10	6 yrs 	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	08/12/2025	5.05	6 yrs 	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	08/12/2025	5.05	6 yrs 	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs 	0% / 10%	08/01/2025	5.05	6 yrs 	5.05	5.05	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%	08/12/2025	4.85	6 yrs 	4.85	4.85	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs 	0% / 10%	07/15/2025	4.75	6 yrs 	4.75	4.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	08/12/2025	4.70	6 yrs 	4.70	4.70	0-79: 1.25+ 80-UP: 0.625+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	07/01/2025	4.40	6 yrs 	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs 	0% / 5%	06/23/2025	4.10	6 yrs 	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.00	6 yrs ↻	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	06/23/2025	4.00	6 yrs ↻	4.00	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	7 yrs ↻	5.90	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	7 yrs ↻	5.75	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%	08/18/2025	5.85	7 yrs ↻	5.85	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	7 yrs ↻	5.85	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	7 yrs ↻	5.70	5.84	0-80: 2.65+ 81-90: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.70	7 yrs ↻	5.70	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	7 yrs ↻	5.50	5.64	86-90: 1.40+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs ↻	Int / Int	02/24/2025	5.60	7 yrs ↻	5.60	5.60	0-75: 2.75+ 76-90: 2.00+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	08/01/2025	5.60	7 yrs ↻	5.60	5.60	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	5.60	7 yrs ↻	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.60	7 yrs ↻	5.60	5.60	0-80: 2.25+ 81-30: 1.50+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/21/2025	5.60	7 yrs	5.60	5.60	18-80: 2.75+ 81-90: 1.375+	
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	7 yrs ↻	5.55	5.55	86-90: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	07/29/2025	5.50	7 yrs	5.50	5.50	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	07/28/2025	5.50	7 yrs ↻	5.50	5.50	0-89: 3.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	08/21/2025	5.45	7 yrs	5.45	5.45	18-80: 2.75+ 81-90: 1.375+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	08/01/2025	5.40	7 yrs ↻	5.40	5.40	0-80: 3.00+ 81-85: 1.55+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	5,000 QL 10,000 NQ	7 yrs	0% / 0%	08/25/2025	5.35	7 yrs	5.35	5.35	0-UP: 2.50+	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/25/2025	5.35	7 yrs	5.35	5.35	18-80: 2.50+ 81-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	07/15/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	08/01/2025	5.35	7 yrs	5.35	5.35	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.30 5.20	7 yrs	-0.10 5.30 ↓ 5.20	5.30 5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	5,000 QL 10,000 NQ	7 yrs	Int / Int	08/25/2025	5.30	7 yrs	5.30	5.30	0-80: 2.15+ 81-86: 0.45+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	5.30	7 yrs	5.30	5.30	18-80: 2.15+ 81-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	07/15/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	6.15	7 yrs	5.15	5.29	18-80: 2.15+ 81-UP: 0.45+	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.25 5.15	7 yrs	-0.10 5.25 ↓ 5.15	5.25 5.15	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%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
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	7 yrs ↻	5.25	5.25	86-90: 1.50+	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	08/01/2025	5.25	7 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	08/04/2025	5.25	7 yrs ↻	5.25	5.25		
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	08/11/2025	5.20	7 yrs ↻	5.20	5.20	18-85: 2.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs ↻	0% / 10%	07/15/2025	5.20	7 yrs ↻	5.20	5.20	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%	08/01/2025	5.20	7 yrs	5.20	5.20	See Notes	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	07/28/2025	5.20	7 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	07/28/2025	5.20	7 yrs ↻	5.20	5.20	0-89: 3.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	06/23/2025	5.15	7 yrs ↻	5.15	5.15	0-74: 3.00+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	07/15/2025	5.15	7 yrs	5.15	5.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	08/01/2025	5.10	7 yrs	5.10	5.10	See Notes	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.05 4.95	7 yrs	-0.10 5.05 ↓ 4.95	5.05 4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	08/01/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	07/16/2025 ↻ 08/29/2025	5.00 4.90	7 yrs	-0.10 5.00 ↓ 4.90	5.00 4.90	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	08/21/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.25+ 80-90: 1.13+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	100,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+	
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	06/06/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 2.75+ 81-85: 1.375+	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	08/01/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	07/28/2025	5.00	7 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	5,000 QL 10,000 NQ	7 yrs	Int / Int	08/25/2025	4.90	7 yrs	4.90	4.90	0-80: 4.00+ 81-85: 2.00+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	08/25/2025	4.90	7 yrs	4.90	4.90	18-80: 4.00+ 81-UP: 2.00+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs 	0% / Int	07/11/2025	4.90	7 yrs 	4.90	4.90	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs 	0% / 10%	08/12/2025	4.85	7 yrs 	4.85	4.85	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs 	0% / 10%	08/12/2025	4.85	7 yrs 	4.85	4.85	0-79: 2.75+ 80-UP: 1.375+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	07/15/2025	4.80	7 yrs	4.80	4.80	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs 	0% / 10%	08/12/2025	4.65	7 yrs 	4.65	4.65	0-79: 2.75+ 80-UP: 1.375+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs 	10% / 10%	08/04/2025	4.65	7 yrs 	4.65	4.65		
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs 	0% / Int	07/11/2025	4.60	7 yrs 	4.60	4.60	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs 	0% / 10%	08/12/2025	4.50	7 yrs 	4.50	4.50	0-79: 2.75+ 80-UP: 1.375+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs 	10% / 10%	08/04/2025	4.50	7 yrs 	4.50	4.50		
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	07/01/2025	4.40	7 yrs 	4.40	4.40	18-75: 2.50+ 76-85: 1.25+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/01/2025	4.05	7 yrs 	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	07/01/2025	5.65	8 yrs 	5.65	5.65	0-80: 3.00+ 81-90: 2.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs 	0% / 10%	08/01/2025	5.35	8 yrs 	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	08/01/2025	5.30	8 yrs 	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs 	10% / 10%	08/11/2025	5.20	8 yrs 	5.20	5.20	18-85: 2.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	08/01/2025	5.15	8 yrs 	5.15	5.15	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%	08/01/2025	5.05	8 yrs 	5.05	5.05	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%	08/01/2025	5.05	8 yrs 	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs 	0% / 5%	06/23/2025	4.10	8 yrs 	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs 	0% / 5%	06/23/2025	4.10	8 yrs 	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs 	0% / 5%	06/23/2025	4.00	8 yrs 	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs 	Int / Int	08/14/2025	5.50	9 yrs 	5.50	5.50	18-75: 2.25+ 76-85: 2.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs 	Int / Int	08/14/2025	5.40	9 yrs 	5.40	5.40	18-75: 2.25+ 76-85: 2.00+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	5,000 QL 10,000 NQ	9 yrs	0% / 0%	08/25/2025	5.35	9 yrs	5.35	5.35	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/25/2025	5.35	9 yrs	5.35	5.35	18-80: 2.75+ 81-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	08/01/2025	5.35	9 yrs 	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	6.20	9 yrs	5.20	5.31	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	5.30	9 yrs	5.30	5.30	18-80: 2.25+ 81-UP: 0.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	08/01/2025	5.30	9 yrs 	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs 	10% / 10%	08/11/2025	5.20	9 yrs 	5.20	5.20	18-85: 2.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	08/01/2025	5.15	9 yrs 	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	08/25/2025	5.10	9 yrs	5.10	5.10	18-80: 4.25+ 81-UP: 2.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	08/01/2025	5.05	9 yrs 	5.05	5.05	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%	08/01/2025	5.05	9 yrs 	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs 	0% / 5%	06/23/2025	4.10	9 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs 	0% / 5%	06/23/2025	4.10	9 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs 	0% / 5%	06/23/2025	4.00	9 yrs 	4.00	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	10 yrs 	5.90	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	10 yrs 	5.80	5.90	0-80: 2.65+ 81-85: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs 	0% / 0%	07/30/2025	5.80	10 yrs 	5.80	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	10 yrs 	5.70	5.80	0-80: 2.65+ 81-UP: 1.40+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	07/01/2025	5.75	10 yrs 	5.75	5.75	0-80: 3.00+ 81-90: 2.25+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs 	Int / Int	02/24/2025	5.65	10 yrs 	5.65	5.65	0-75: 3.00+ 76-95: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs 	0% / 0%	07/30/2025	6.55	10 yrs 	5.55	5.65	86-UP: 1.40+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs 	Int / Int	08/14/2025	5.60	10 yrs 	5.60	5.60	18-75: 2.25+ 76-85: 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	10 yrs 	5.55	5.55	86-90: 2.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	08/14/2025	5.50	10 yrs 	5.50	5.50	18-75: 2.25+ 76-85: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs 	0% / 0%	07/30/2025	5.50	10 yrs 	5.50	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%	07/28/2025	5.50	10 yrs 	5.50	5.50	0-89: 4.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	08/12/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs 	0% / 10%	08/12/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	5.45	10 yrs	5.45	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	08/01/2025	5.35	10 yrs 	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	08/12/2025	5.30	10 yrs 	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs 	0% / 10%	08/12/2025	5.30	10 yrs 	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	08/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
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	10 yrs 	5.25	5.25	86-90: 2.00+	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	08/11/2025	5.20	10 yrs 	5.20	5.20	18-85: 2.75+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	08/01/2025	5.20	10 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs 	0% / 10%	08/01/2025	5.20	10 yrs 	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	07/28/2025	5.20	10 yrs 	5.20	5.20	0-89: 4.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	08/01/2025	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	08/12/2025	5.10	10 yrs 	5.10	5.10	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	08/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	08/01/2025	5.05	10 yrs 	5.05	5.05	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs 	0% / 0%	06/06/2025	5.00	10 yrs 	5.00	5.00	0-80: 3.00+ 81-85: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	08/12/2025	4.95	10 yrs 	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs 	0% / 10%	08/01/2025	4.95	10 yrs 	4.95	4.95	0-80: 3.00+ 81-85: 1.50+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/01/2025	4.75	10 yrs	4.75	4.75	18-75: 2.50+ 76-85: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs 	0% / 5%	06/23/2025	4.10	10 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs 	0% / 5%	06/23/2025	4.10	10 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	07/01/2025	4.05	10 yrs	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs 	0% / 5%	06/23/2025	4.00	10 yrs 	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	07/01/2025	2.00	10 yrs	2.00	2.00	50-80: 5.00+	
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	20 yrs ↻	5.15	5.89	0-75: 3.15+	
									5.15			
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	07/30/2025	5.05	20 yrs ↻	5.05	5.80	0-50: 3.15+	
									5.05			
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↺	0% / 0%	07/30/2025	4.90	20 yrs ↺	4.90	5.65	70-75: 3.15+	
									4.90			
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