



MYGA Products

List filtered for Lincoln Financial ,The Standard,MassMutual Ascend Life Insurance Company,Securian Financial ,CL Life,National Life Group,Ibexis,Revol One Financial

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												
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	Int / Int	07/07/2025	5.25	2 yrs ↻	5.25	5.25		0-80: 1.00+ 81-90: 0.60+
Rate Guaranteed 3-Years												
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	07/07/2025	5.65	3 yrs ↻	5.65	5.65		0-80: 1.75+ 81-90: 1.25+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	07/08/2025	5.65	3 yrs ↻	5.65	5.65		0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	07/08/2025	5.55	3 yrs ↻	5.55	5.55		0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	07/08/2025	5.55	3 yrs ↻	5.55	5.55		0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	07/08/2025	5.45	3 yrs ↻	5.45	5.45		0-80: 1.00+ 81-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/21/2025	5.40	3 yrs ↻	5.40	5.13		0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/21/2025	5.30	3 yrs ↻	5.30	5.04		0-80: 1.50+ 81-85: 1.00+
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	07/08/2025	5.00	3 yrs ↻	5.00	5.00		0-80: 1.25+ 81-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	08/21/2025	5.10	3 yrs ↻	5.10	4.86		0-80: 1.50+ 81-85: 1.00+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80		0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	08/21/2025	5.00	3 yrs ↻	5.00	4.77		0-80: 1.50+ 81-85: 1.00+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	08/01/2025	4.60	3 yrs ↻	4.60	4.60		0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55		0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+

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THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.50	3 yrs	4.50	4.50	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.50 4.50	3 yrs	0.00 4.50 ↻ 4.50	4.50 4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.40	3 yrs ↻	4.40	4.40	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.40	3 yrs	4.40	4.40	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.40 4.40	3 yrs	0.00 4.40 ↻ 4.40	4.40 4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	08/01/2025	4.30	3 yrs ↻	4.30	4.30	0-80: 1.50+ 81-93: 0.50+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.30 4.30	3 yrs	0.00 4.30 ↻ 4.30	4.30 4.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.20	3 yrs ↻	4.20	4.20	0-80: 1.50+ 81-93: 0.50+	

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	07/14/2025	4.20	3 yrs	4.20	4.20	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	08/15/2025 09/01/2025	4.20 4.20	3 yrs	0.00 4.20 4.20	4.20 4.20	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	08/15/2025 09/01/2025	4.15 4.15	3 yrs	0.00 4.15 4.15	4.15 4.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.10	3 yrs ↻	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.10	3 yrs	4.10	4.10	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	08/15/2025 09/01/2025	4.05 4.05	3 yrs	0.00 4.05 4.05	4.05 4.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	07/08/2025	4.00	3 yrs ↻	4.00	4.00	18-80: 1.75+ 81-UP: 0.75+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	07/14/2025	3.85	3 yrs	3.85	3.85	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	07/08/2025	5.85	5 yrs ↻	5.85	5.85	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	07/08/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	07/08/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	07/08/2025	5.65	5 yrs ↻	5.65	5.65	0-80: 1.50+ 81-UP: 0.75+	
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	07/07/2025	5.50	5 yrs ↻	5.50	5.50	0-UP: 2.50+	

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IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/21/2025	5.90	5 yrs ↻	5.90	5.31	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/21/2025	5.80	5 yrs ↻	5.80	5.22	0-80: 2.50+ 81-85: 1.25+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	07/08/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-UP: 1.25+	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	08/01/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/21/2025	5.60	5 yrs ↻	5.60	5.06	0-80: 2.50+ 81-85: 1.25+	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	08/18/2025	5.00	5 yrs	5.00	5.00	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	5.00 4.85	5 yrs	-0.15 5.00 ↓ 4.85	5.00 4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/21/2025	5.50	5 yrs ↻	5.50	4.98	0-80: 2.50+ 81-85: 1.25+	

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	4.90	5 yrs ↻	4.90	4.90		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.90 4.75	5 yrs	-0.15 4.90 ↓ 4.75	4.90 4.75		0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	08/01/2025	4.80	5 yrs ↻	4.80	4.80		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75		0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/01/2025	4.75	5 yrs	4.75	4.75		0-80: 2.00+ 81-85: 1.55+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.70	5 yrs ↻	4.70	4.70		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.70	5 yrs	4.70	4.70		0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.65 4.65	5 yrs	0.00 4.65 ↔ 4.65	4.65 4.65		0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.60	5 yrs ↻	4.60	4.60		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	4.60	5 yrs	4.60	4.60		0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	07/14/2025	4.60	5 yrs	4.60	4.60	0-80: 2.50+ 81-UP: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	08/15/2025 09/01/2025	4.55 4.55	5 yrs	0.00 4.55 4.55	4.55 4.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	08/15/2025 09/01/2025	4.50 4.50	5 yrs	0.00 4.50 4.50	4.50 4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	08/15/2025 09/01/2025	4.40 4.40	5 yrs	0.00 4.40 4.40	4.40 4.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	07/14/2025	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-UP: 1.50+	
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	07/08/2025	4.00	5 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.75+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	08/18/2025	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	07/08/2025	5.85	7 yrs ↻	5.85	5.85	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	07/08/2025	5.75	7 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	07/08/2025	5.75	7 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	07/08/2025	5.65	7 yrs ↻	5.65	5.65	0-80: 2.00+ 81-UP: 0.90+	

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REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs 	0% / 0%	07/08/2025	5.45	7 yrs 	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs 	0% / 10%	08/21/2025	6.10	7 yrs 	6.10	5.21	0-75: 3.00+ 76-80: 1.75+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	08/18/2025	5.15	7 yrs	5.15	5.15	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs 	0% / 10%	08/21/2025	6.00	7 yrs 	6.00	5.14	0-75: 3.00+ 76-80: 1.75+	
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	Int / Int	08/01/2025	5.05	7 yrs 	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	0% / 0%	08/01/2025	5.00	7 yrs 	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs 	Int / Int	08/01/2025	4.95	7 yrs 	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs 	0% / 10%	08/21/2025	5.75	7 yrs 	5.75	4.95	0-75: 3.00+ 76-80: 1.75+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	08/15/2025  09/01/2025	4.95 4.95	7 yrs	0.00 4.95  4.95	4.95 4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs 	0% / 10%	08/01/2025	4.90	7 yrs 	4.90	4.90	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs 	0% / 10%	08/21/2025	5.65	7 yrs 	5.65	4.88	0-75: 3.00+ 76-80: 1.75+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	08/15/2025  09/01/2025	4.85 4.85	7 yrs	0.00 4.85  4.85	4.85 4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs 	0% / 10%	08/01/2025	4.80	7 yrs 	4.80	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 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
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.75	7 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.75 4.75	7 yrs	0.00 4.75 ↻ 4.75	4.75 4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	08/01/2025	4.70	7 yrs ↻	4.70	4.70	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	07/14/2025	4.70	7 yrs	4.70	4.70	0-80: 3.50+ 81-UP: 1.50+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.65	7 yrs ↻	4.65	4.65	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.65 4.65	7 yrs	0.00 4.65 ↻ 4.65	4.65 4.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.60 4.60	7 yrs	0.00 4.60 ↻ 4.60	4.60 4.60	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.50	7 yrs ↻	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.50 4.50	7 yrs	0.00 4.50 ↻ 4.50	4.50 4.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	07/14/2025	4.35	7 yrs	4.35	4.35	0-80: 3.50+ 81-UP: 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
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	07/08/2025	4.00	7 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.65+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	3.75 3.75	7 yrs	0.00 3.75 ↻ 3.75	3.75 3.75	0-80: 3.00+ 81-88: 1.875+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	08/18/2025	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	3.65 3.65	7 yrs	0.00 3.65 ↻ 3.65	3.65 3.65	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	3.45 3.45	7 yrs	0.00 3.45 ↻ 3.45	3.45 3.45	0-80: 3.00+ 81-88: 1.875+	
Rate Guaranteed 9-Years												
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	5.10 5.10	9 yrs	0.00 5.10 ↻ 5.10	5.10 5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	5.00 5.00	9 yrs	0.00 5.00 ↻ 5.00	5.00 5.00	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.95 4.95	9 yrs	0.00 4.95 ↻ 4.95	4.95 4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.85 4.85	9 yrs	0.00 4.85 ↻ 4.85	4.85 4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 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
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	08/15/2025 ↻ 09/01/2025	4.80 4.80	9 yrs	0.00 4.80 4.80	4.80 4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	08/15/2025 ↻ 09/01/2025	4.70 4.70	9 yrs	0.00 4.70 4.70	4.70 4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	07/08/2025	6.00	10 yrs ↻	6.00	6.00	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	07/08/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	07/08/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	07/08/2025	5.80	10 yrs ↻	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	08/18/2025	5.40	10 yrs	5.40	5.40	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	08/01/2025	4.75	10 yrs ↻	4.75	4.75	0-80: 3.00+	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	08/01/2025	4.45	10 yrs ↻	4.45	4.45	0-80: 3.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	08/18/2025	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	