



MYGA Products

List filtered for Guaranty Income Life,Athene IA,EquiTrust Life Insurance Company,Liberty Bankers Life,Royal Neighbors of America,Global Atlantic Financial Group ,Sentinel Security Life Insurance Company,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 ,Baltimore Life Insurance Company,Knighthood 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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	07/08/2026		5.00	5.00	2.40	2 yrs ↻	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.95 5.05	+0.10 4.95 ↑ 5.05	1.00	2 yrs ↻	4.95 5.05	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.95 5.05	+0.10 4.95 ↑ 5.05	1.00	2 yrs ↻	4.95 5.05	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.95 5.05	+0.10 4.95 ↑ 5.05	1.00	2 yrs ↻	4.95 5.05	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.95 5.05	+0.10 4.95 ↑ 5.05	1.00	2 yrs ↻	4.95 5.05	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	07/08/2026		4.70	4.70	2.40	2 yrs ↻	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	1.00	2 yrs ↻	4.60 4.70	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A	89	20,000	2 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	1.00	2 yrs ↻	4.60 4.70	0-79: 0.85+ 80-UP: 0.85+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	06/04/2026		4.15	4.15	1.00	2 yrs	4.15	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	06/04/2026		4.00	4.00	1.00	2 yrs	4.00	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	06/29/2026		3.90	3.90	1.00	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+

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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	06/29/2026		3.15	3.15	1.00	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%	06/29/2026		2.60	2.60	1.00	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%	04/11/2026		6.00	6.00	1.00	3 yrs ↻	6.00	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%	04/11/2026		5.90	5.90	1.00	3 yrs ↻	5.90	0-80: 1.50+ 81-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs ↻	0% / 0%	01/01/2026		6.45	5.45	1.00	3 yrs ↻	5.78	0-80: 1.50+ 81-85: 1.00+
NEXANNUITY Nex3 MVA	B+	85	50,000	3 yrs ↻	0% / 0%	04/01/2026		5.75	5.75	2.65	3 yrs ↻	5.75	0-80: 2.00+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs ↻	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs ↻	5.70	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%	04/11/2026		5.70	5.70	1.00	3 yrs ↻	5.70	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B	90	5,000	3 yrs ↻	0% / 0%	01/01/2026		6.35	5.35	1.00	3 yrs ↻	5.68	0-80: 1.50+ 81-90: 1.00+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	0% / 0%	04/01/2026		5.65	5.65	1.00	3 yrs ↻	5.65	0-75: 1.75+ 76-95: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs ↻	0% / 0%	04/11/2026		5.65	5.65	1.00	3 yrs ↻	5.65	86-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs ↻	0% / 0%	01/01/2026		6.20	5.20	1.00	3 yrs ↻	5.53	86-90: 1.00+
NEXANNUITY Nex3 CA MVA	B+	85	50,000	3 yrs ↻	0% / 0%	04/01/2026		5.50	5.50	2.65	3 yrs ↻	5.50	0-75: 2.00+ 76-UP: 1.00+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	3 yrs ↻	5.50	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	07/07/2026		5.80	5.80	0.05	3 yrs	5.49	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	07/07/2026		5.70	5.70	0.05	3 yrs	5.40	0-80: 1.50+ 81-UP: 0.75+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/27/2026		5.35	5.35	2.45	3 yrs ↻	5.35	0-75: 1.75+ 76-90: 1.25+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B	90	2,500	3 yrs ↻	0% / 0%	04/11/2026		5.35	5.35	1.00	3 yrs ↻	5.35	86-90: 1.00+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	07/07/2026		5.55	5.55	0.05	3 yrs	5.27	0-80: 1.50+ 81-UP: 0.75+
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	04/07/2026		5.10	5.10	1.00	3 yrs ↻	5.26	0-80: 1.25+ 81-90: 0.75+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	07/28/2026		5.20	5.20	0.15	3 yrs ↻	5.20	18-85: 1.50+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	07/07/2026		5.45	5.45	0.05	3 yrs	5.18	0-80: 1.50+ 81-UP: 0.75+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15	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	07/24/2026		5.15	5.15	0.25	3 yrs	5.15	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/16/2026		5.15	5.15	1.00	3 yrs ↻	5.15	0-80: 2.00+ 81-90: 1.50+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	07/07/2026		5.40	5.40	0.05	3 yrs	5.13	0-80: 1.50+ 81-UP: 0.75+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	04/07/2026		5.10	5.10	1.00	3 yrs ↻	5.10	0-80: 1.25+ 81-90: 0.75+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	06/29/2026		5.10	5.10	0.15	3 yrs	5.10	18-80: 1.50+ 81-UP: 0.85+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	07/08/2026		5.10	5.10	2.40	3 yrs ↻	5.10	0-89: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.05 5.20	5.05 ↑ 5.20	1.00	3 yrs ↻	5.05 5.20	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%	07/15/2026 ↻ 07/31/2026		5.05 5.20	5.05 ↑ 5.20	1.00	3 yrs ↻	5.05 5.20	0-79: 1.50+ 80-UP: 1.50+

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.05 5.20	+0.15 5.05 ↑ 5.20	1.00	3 yrs ↻	5.05 5.20	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%	07/15/2026 ↻ 07/31/2026		5.05 5.20	+0.15 5.05 ↑ 5.20	1.00	3 yrs ↻	5.05 5.20	0-79: 1.50+ 80-UP: 1.50+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.05	5.05	0.15	3 yrs	5.05	18-80: 1.50+ 81-UP: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	06/24/2026 ↻ 08/03/2026		5.05 5.05	0.00 5.05 ↔ 5.05	1.00	3 yrs ↻	5.05 5.05	0-80: 2.00+ 81-85: 1.00+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	07/07/2026		5.30	5.30	0.05	3 yrs	5.04	0-80: 1.50+ 81-UP: 0.75+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	06/29/2026		5.70	4.70	0.15	3 yrs	5.03	18-80: 1.50+ 81-UP: 0.40+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.95	4.95	2.95	3 yrs ↻	4.95	18-75: 1.75+ 76-85: 1.45+
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	06/04/2026		4.95	4.95	1.00	3 yrs	4.95	18-80: 1.50+ 81-90: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) <i>MVA Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	07/07/2026		5.15	5.15	0.05	3 yrs	4.91	0-80: 1.50+ 81-UP: 0.75+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	07/24/2026		4.90	4.90	0.25	3 yrs	4.90	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	07/24/2026		4.90	4.90	0.25	3 yrs	4.90	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	3 yrs	4.90	18-80: 2.00+ 81-UP: 0.40+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	07/01/2026		4.85	4.85	2.95	3 yrs ↻	4.85	18-75: 1.75+ 76-85: 1.45+

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KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	07/07/2026		5.05	5.05	0.05	3 yrs	4.81	0-80: 1.50+ 81-UP: 0.75+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	06/04/2026		4.80	4.80	1.00	3 yrs	4.80	18-80: 1.50+ 81-90: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.75	4.75	2.95	3 yrs ↻	4.75	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%	06/24/2026 08/03/2026		4.75 4.75	4.75 4.75	1.00	3 yrs ↻	4.75 4.75	0-80: 2.00+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	07/15/2026 07/31/2026		4.70 4.85	4.70 4.85	1.00	3 yrs ↻	4.70 4.85	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%	07/15/2026 07/31/2026		4.70 4.85	4.70 4.85	1.00	3 yrs ↻	4.70 4.85	0-79: 1.50+ 80-UP: 1.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	07/01/2026		4.65	4.65	2.95	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	06/29/2026		4.50	4.50	1.00	3 yrs ↻	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	06/16/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.80+ 81-85: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	06/16/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.80 81-85: 0.90
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	3 yrs ↻	4.10	0-74: 1.85+ 75-UP: 0.93+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	06/16/2026		4.10	4.10	0.10	3 yrs	4.10	0-80: 1.80+ 81-85: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	06/16/2026		4.10	4.10	0.10	3 yrs	4.10	0-80: 1.80 81-85: 0.90
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	3 yrs ↻	3.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	07/01/2026		3.60	3.60	0.50	3 yrs ↻	3.60	0-74: 1.85+ 75-UP: 0.93+

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SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	06/29/2026		3.50	3.50	1.00	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%	06/29/2026		3.15	3.15	1.00	3 yrs ↻	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
Rate Guaranteed 4-Years													
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	4 yrs ↻	5.45 5.60	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	4 yrs ↻	5.45 5.60	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%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	4 yrs ↻	5.45 5.60	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%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	4 yrs ↻	5.45 5.60	0-79: 1.15+ 80-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	07/01/2026 ↻ 08/01/2026		5.25 5.25	0.00 5.25 ↔ 5.25	1.00	4 yrs ↻	5.25 5.25	0-80: 2.50+ 81-UP: 1.30+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	07/28/2026		5.20	5.20	0.15	4 yrs ↻	5.20	18-85: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.10 5.25	+0.15 5.10 ↑ 5.25	1.00	4 yrs ↻	5.10 5.25	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%	07/15/2026 ↻ 07/31/2026		5.10 5.25	+0.15 5.10 ↑ 5.25	1.00	4 yrs ↻	5.10 5.25	0-79: 1.15+ 80-UP: 1.15+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	07/01/2026		4.30	4.30	0.50	4 yrs ↻	4.30	0-74: 2.25+ 75-UP: 1.13+

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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs 	0% / 5%	07/01/2026		4.10	4.10	0.50	4 yrs 	4.10	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs 	0% / 5%	07/01/2026		3.80	3.80	0.50	4 yrs 	3.80	0-74: 2.25+ 75-UP: 1.13+
Rate Guaranteed 5-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs 	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs 	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B	90	2,500	5 yrs 	0% / 0%	04/11/2026		6.20	6.20	1.00	5 yrs 	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs 	0% / 0%	04/11/2026		6.05	6.05	1.00	5 yrs 	6.05	0-80: 2.25+ 81-90: 1.50+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs 	0% / 0%	04/01/2026		6.00	6.00	1.00	5 yrs 	6.00	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%	04/11/2026		5.95	5.95	1.00	5 yrs 	5.95	0-80: 2.25+ 81-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs 	0% / 0%	04/11/2026		5.90	5.90	1.00	5 yrs 	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs 	0% / 0%	01/01/2026		6.70	5.70	1.00	5 yrs 	5.90	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B	90	5,000	5 yrs 	0% / 0%	01/01/2026		6.65	5.65	1.00	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%	07/27/2026		5.80	5.80	2.45	5 yrs 	5.80	0-75: 2.50+ 76-90: 1.75+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	07/08/2026		5.80	5.80	2.40	5 yrs 	5.80	0-89: 2.25+
NEXANNUITY Nex5 MVA	B+	85	50,000	5 yrs 	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs 	5.75	0-80: 2.50+ 81-85: 1.25+
NEXANNUITY Nex5 CA MVA	B+	85	50,000	5 yrs 	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs 	5.75	0-75: 2.50+ 76-85: 1.25+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	07/07/2026		6.45	6.45	0.05	5 yrs	5.75	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	07/07/2026		6.35	6.35	0.05	5 yrs	5.67	0-80: 2.50+ 81-UP: 1.00+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B	90	5,000	5 yrs 	0% / 0%	01/01/2026		6.45	5.45	1.00	5 yrs 	5.65	86-90: 1.30+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	06/04/2026		5.65	5.65	1.00	5 yrs	5.65	18-80: 2.25+ 81-90: 1.125+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	5 yrs ↻	5.60	86-90: 1.50+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	04/07/2026		5.45	5.45	1.00	5 yrs ↻	5.58	0-80: 2.25+ 81-90: 1.25+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	07/07/2026		6.20	6.20	0.05	5 yrs	5.55	0-80: 2.50+ 81-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.50	5.50	2.95	5 yrs ↻	5.50	18-75: 2.00+ 76-85: 1.70+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	07/01/2026 ↻ 08/01/2026		5.50 5.50	0.00 5.50 5.50	1.00	5 yrs ↻	5.50 5.50	0-80: 2.50+ 81-85: 1.30+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	06/04/2026		5.50	5.50	1.00	5 yrs	5.50	18-80: 2.25+ 81-90: 1.125+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	07/07/2026		6.10	6.10	0.05	5 yrs	5.47	0-80: 2.50+ 81-UP: 1.00+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	04/07/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.25+ 81-90: 1.25+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.45	5.45	0.25	5 yrs	5.45	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>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.40	5.40	0.25	5 yrs	5.40	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/16/2026		5.40	5.40	1.00	5 yrs ↻	5.40	0-80: 3.00+ 81-90: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	5 yrs ↻	5.40	18-85: 2.25+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.40	5.40	2.95	5 yrs ↻	5.40	18-75: 2.00+ 76-85: 1.70+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	06/24/2026 ↻ 08/03/2026		5.40 5.40	0.00 5.40 5.40	1.00	5 yrs ↻	5.40 5.40	0-80: 2.50+ 81-85: 1.25+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	07/07/2026		5.90	5.90	0.05	5 yrs	5.31	0-80: 2.50+ 81-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.30	5.30	2.95	5 yrs ↻	5.30	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%	07/01/2026 ↻ 08/01/2026		5.30 5.30	0.00 5.30 5.30	1.00	5 yrs ↻	5.30 5.30	0-80: 2.50+ 81-85: 1.30+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	06/16/2026		5.30	5.30	0.10	5 yrs	5.30	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	06/16/2026		5.30	5.30	0.10	5 yrs	5.30	0-80: 2.50 81-85: 1.25
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	07/06/2026		5.30	5.30	0.05	5 yrs ↻	5.30	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/08/2026		5.30	5.30	2.40	5 yrs ↻	5.30	0-89: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.25 5.40	+0.15 5.25 5.40	1.00	5 yrs ↻	5.25 5.40	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.25 5.40	+0.15 5.25 5.40	1.00	5 yrs ↻	5.25 5.40	0-79: 2.25+ 80-UP: 2.25+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	07/07/2026		5.80	5.80	0.05	5 yrs	5.22	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	5 yrs	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20	18-75: 2.00+ 76-85: 1.70+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	5 yrs	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	06/29/2026		5.15	5.15	0.15	5 yrs	5.15	18-80: 2.25+ 81-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10% ↻	07/15/2026 07/31/2026		5.10 5.25	+0.15 5.10 ↑ 5.25	1.00	5 yrs ↻	5.10 5.25	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% ↻	07/15/2026 07/31/2026		5.10 5.25	+0.15 5.10 ↑ 5.25	1.00	5 yrs ↻	5.10 5.25	0-79: 2.25+ 80-UP: 2.25+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.10	5.10	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	06/29/2026		5.90	4.90	0.15	5 yrs	5.10	18-80: 2.00+ 81-UP: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10% ↻	06/24/2026 08/03/2026		5.10 5.10	0.00 5.10 ↔ 5.10	1.00	5 yrs ↻	5.10 5.10	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	06/16/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	06/16/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.50 81-85: 1.25
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) <i>MVA Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	07/07/2026		5.65	5.65	0.05	5 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	07/07/2026		5.55	5.55	0.05	5 yrs	5.02	0-80: 2.50+ 81-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10% ↻	07/15/2026 07/31/2026		4.90 5.05	+0.15 4.90 ↑ 5.05	1.00	5 yrs ↻	4.90 5.05	0-79: 2.25+ 80-UP: 2.25+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	06/29/2026		4.90	4.90	0.15	5 yrs	4.90	18-80: 3.00+ 81-UP: 0.40+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	07/06/2026		4.85	4.85	0.25	5 yrs ↻	4.85	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		4.75 4.90	+0.15 4.75 ↑ 4.90	1.00	5 yrs ↻	4.75 4.90	0-79: 2.25+ 80-UP: 2.25+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	06/29/2026		4.75	4.75	1.00	5 yrs ↻	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	07/06/2026		4.70	4.70	0.25	5 yrs ↻	4.70	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	90	250,000	5 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	5 yrs ↻	4.60	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	90	100,000	5 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs ↻	4.40	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	90	10,000	5 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs ↻	4.10	0-74: 2.75+ 75-UP: 1.50+
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	06/29/2026		3.75	3.75	1.00	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%	06/29/2026		3.45	3.45	1.00	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%	01/01/2026		6.70	5.70	1.00	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%	01/01/2026		6.65	5.65	1.00	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%	01/01/2026		6.45	5.45	1.00	6 yrs ↻	5.62	86-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	84	70,000	6 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.60 5.75	+0.15 5.60 ↑ 5.75	1.00	6 yrs ↻	5.60 5.75	0-79: 1.25+ 80-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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	84	100,000	6 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.60 5.75	+0.15 5.60 ↑ 5.75	1.00	6 yrs ↻	5.60 5.75	0-79: 1.25+ 80-UP: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	07/01/2026 ↻ 08/01/2026		5.50 5.50	0.00 5.50 ↔ 5.50	1.00	6 yrs ↻	5.50 5.50	0-80: 3.00+ 81-UP: 1.55+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/16/2026		5.45	5.45	1.00	6 yrs ↻	5.45	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	6 yrs ↻	5.45 5.60	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%	07/15/2026 ↻ 07/31/2026		5.45 5.60	+0.15 5.45 ↑ 5.60	1.00	6 yrs ↻	5.45 5.60	0-79: 1.25+ 80-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	6 yrs ↻	5.40	18-85: 2.35+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	84	20,000	6 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.25 5.40	+0.15 5.25 ↑ 5.40	1.00	6 yrs ↻	5.25 5.40	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.10 5.25	+0.15 5.10 ↑ 5.25	1.00	6 yrs ↻	5.10 5.25	0-79: 1.25+ 80-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	6 yrs ↻	3.90	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	6 yrs ↻	3.70	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%	07/01/2026		3.40	3.40	0.50	6 yrs ↻	3.40	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%	04/11/2026		6.25	6.25	1.00	7 yrs ↻	6.25	0-80: 2.25+ 81-90: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B	90	2,500	7 yrs ↻	0% / 0%	04/11/2026		6.20	6.20	1.00	7 yrs ↻	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs ↻	0% / 0%	04/11/2026		6.05	6.05	1.00	7 yrs ↻	6.05	0-80: 2.25+ 81-90: 1.50+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs ↻	0% / 0%	04/01/2026		5.95	5.95	1.00	7 yrs ↻	5.95	0-75: 2.75+ 76-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B	85	2,500	7 yrs ↻	0% / 0%	04/11/2026		5.95	5.95	1.00	7 yrs ↻	5.95	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%	04/11/2026		5.90	5.90	1.00	7 yrs ↻	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs ↻	0% / 0%	01/01/2026		6.75	5.75	1.00	7 yrs ↻	5.89	0-80: 2.65+ 81-90: 1.40+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B	90	5,000	7 yrs ↻	0% / 0%	01/01/2026		6.70	5.70	1.00	7 yrs ↻	5.84	0-80: 2.65+ 81-90: 1.40+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	07/27/2026		5.80	5.80	2.45	7 yrs ↻	5.80	0-75: 2.75+ 76-90: 2.00+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	07/07/2026		6.80	6.80	0.05	7 yrs	5.72	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%	06/04/2026		5.70	5.70	1.00	7 yrs	5.70	18-80: 2.75+ 81-90: 1.375+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	07/07/2026		6.70	6.70	0.05	7 yrs	5.65	0-80: 2.50+ 81-UP: 1.00+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B	90	5,000	7 yrs ↻	0% / 0%	01/01/2026		6.50	5.50	1.00	7 yrs ↻	5.64	86-90: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B	90	2,500	7 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	7 yrs ↻	5.60	86-90: 1.50+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/24/2026		5.55	5.55	0.25	7 yrs	5.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	07/01/2026 ↻ 08/01/2026		5.55 5.55	0.00 5.55 ↻ 5.55	1.00	7 yrs ↻	5.55 5.55	0-80: 3.00+ 81-85: 1.55+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	06/04/2026		5.55	5.55	1.00	7 yrs	5.55	18-80: 2.75+ 81-90: 1.375+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	07/07/2026		6.55	6.55	0.05	7 yrs	5.54	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/24/2026		5.50	5.50	0.25	7 yrs	5.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.50 5.50	0.00 5.50 ↻ 5.50	1.00	7 yrs ↻	5.50 5.50	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%	07/15/2026 ↻ 07/31/2026		5.50 5.50	0.00 5.50 ↻ 5.50	1.00	7 yrs ↻	5.50 5.50	0-79: 2.75+ 80-UP: 2.75+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	7 yrs ↻	5.50	0-89: 3.25+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	07/07/2026		6.45	6.45	0.05	7 yrs	5.47	0-80: 2.50+ 81-UP: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	06/24/2026 ↻ 08/03/2026		5.45 5.45	0.00 5.45 ↻ 5.45	1.00	7 yrs ↻	5.45 5.45	0-80: 2.50+ 81-85: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	7 yrs ↻	5.40	18-85: 2.45+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	06/16/2026		5.40	5.40	0.10	7 yrs	5.40	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	06/16/2026		5.40	5.40	0.10	7 yrs	5.40	0-80: 3.00 81-85: 1.50
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.35 5.35	0.00 5.35 ↻ 5.35	1.00	7 yrs ↻	5.35 5.35	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%	07/15/2026 ↻ 07/31/2026		5.35 5.35	0.00 5.35 ↻ 5.35	1.00	7 yrs ↻	5.35 5.35	0-79: 2.75+ 80-UP: 2.75+

MYGA Products

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LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	06/29/2026		5.35	5.35	0.15	7 yrs	5.35	18-80: 2.50+ 81-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	07/01/2026 08/01/2026		5.35 5.35	0.00 5.35 5.35	1.00	7 yrs ↻	5.35 5.35	0-80: 3.00+ 81-85: 1.55+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	07/06/2026		5.35	5.35	0.05	7 yrs ↻	5.35	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		5.30	5.30	0.15	7 yrs	5.30	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	06/29/2026		6.15	5.15	0.15	7 yrs	5.29	18-80: 2.15+ 81-UP: 0.45+
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.25	5.25	0.25	7 yrs	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	7 yrs	10% / 10%	07/07/2026		6.15	6.15	0.05	7 yrs	5.25	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	7 yrs	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band	A-	85	25,000	7 yrs ↻	0% / 10%	06/24/2026 08/03/2026		5.20 5.20	0.00 5.20 5.20	1.00	7 yrs ↻	5.20 5.20	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	06/16/2026		5.20	5.20	0.10	7 yrs	5.20	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	06/16/2026		5.20	5.20	0.10	7 yrs	5.20	0-80: 3.00 81-85: 1.50
AXONIC INSURANCE Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	07/08/2026		5.20	5.20	2.40	7 yrs ↻	5.20	0-89: 3.25+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) High Band	A-	85	100,000	7 yrs	10% / 10%	07/07/2026		6.05	6.05	0.05	7 yrs	5.17	0-80: 2.50+ 81-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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.15 5.15	0.00 5.15 5.15	1.00	7 yrs ↻	5.15 5.15	0-79: 2.75+ 80-UP: 2.75+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	06/29/2026		5.10	5.10	0.15	7 yrs	5.10	18-80: 3.25+ 81-UP: 0.45+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	07/06/2026		5.10	5.10	0.25	7 yrs ↻	5.10	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	07/07/2026		5.90	5.90	0.05	7 yrs	5.06	0-80: 2.50+ 81-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	84	20,000	7 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.00 5.00	0.00 5.00 5.00	1.00	7 yrs ↻	5.00 5.00	0-79: 2.75+ 80-UP: 2.75+
NEXANNUITY Nex7 MVA	B+	85	50,000	7 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	7 yrs ↻	5.00	0-80: 2.75+ 81-85: 1.38+
NEXANNUITY Nex7 CA MVA	B+	85	50,000	7 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	7 yrs ↻	5.00	0-75: 2.75+ 76-85: 1.38+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	07/07/2026		5.80	5.80	0.05	7 yrs	4.99	0-80: 2.50+ 81-UP: 1.00+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	07/06/2026		4.95	4.95	0.25	7 yrs ↻	4.95	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	7 yrs ↻	4.60	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	7 yrs ↻	4.40	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	7 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/16/2026		5.50	5.50	1.00	8 yrs ↻	5.50	0-80: 3.00+ 81-90: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	8 yrs ↻	5.40	18-85: 2.55+

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GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs	3.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs	3.70	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%	07/01/2026		3.40	3.40	0.50	8 yrs	3.40	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	07/01/2026		5.45	5.45	2.95	9 yrs	5.45	18-75: 2.25+ 76-85: 2.00+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	07/28/2026		5.40	5.40	0.15	9 yrs	5.40	18-85: 2.65+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs	Int / Int	07/01/2026		5.25	5.25	2.95	9 yrs	5.25	18-75: 2.25+ 76-85: 2.00+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs	5.15	18-80: 3.50+ 81-UP: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	07/01/2026		3.90	3.90	0.50	9 yrs	3.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	07/01/2026		3.70	3.70	0.50	9 yrs	3.70	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%	07/01/2026		3.40	3.40	0.50	9 yrs	3.40	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%	04/11/2026		6.25	6.25	1.00	10 yrs	6.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B	90	2,500	10 yrs	0% / 0%	04/11/2026		6.15	6.15	1.00	10 yrs	6.15	0-80: 2.75+ 81-90: 2.00+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	0% / 0%	04/01/2026		6.05	6.05	1.00	10 yrs	6.05	0-75: 3.00+ 76-95: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	10 yrs	6.05	0-80: 2.75+ 81-90: 2.00+

MYGA Products

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.95	5.95	1.00	10 yrs ↻	5.95	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%	04/11/2026		5.90	5.90	1.00	10 yrs ↻	5.90	86-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.80	5.80	1.00	10 yrs ↻	5.90	0-80: 2.65+ 81-85: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.80 5.80	5.80 ↕ 5.80	1.00	10 yrs ↻	5.80 5.80	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%	07/15/2026 ↻ 07/31/2026		5.80 5.80	5.80 ↕ 5.80	1.00	10 yrs ↻	5.80 5.80	0-79: 2.75+ 80-UP: 2.75+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.70	5.70	1.00	10 yrs ↻	5.80	0-80: 2.65+ 81-UP: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.65 5.65	5.65 ↕ 5.65	1.00	10 yrs ↻	5.65 5.65	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%	07/15/2026 ↻ 07/31/2026		5.65 5.65	5.65 ↕ 5.65	1.00	10 yrs ↻	5.65 5.65	0-79: 2.75+ 80-UP: 2.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	07/01/2026		5.65	5.65	2.95	10 yrs ↻	5.65	18-75: 2.25+ 76-85: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.55	5.55	1.00	10 yrs ↻	5.65	86-UP: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	10 yrs ↻	5.60	86-90: 2.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/16/2026		5.55	5.55	1.00	10 yrs ↻	5.55	0-80: 3.00+ 81-90: 2.25+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	10 yrs ↻	5.50	0-89: 4.00+

MYGA Products

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.45 5.45	0.00 5.45 ↻ 5.45	1.00	10 yrs ↻	5.45 5.45	0-79: 2.75+ 80-UP: 2.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	Int / Int	07/01/2026		5.45	5.45	2.95	10 yrs ↻	5.45	18-75: 2.25+ 76-85: 2.00+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs ↻	0% / 10%	06/24/2026 ↻ 08/03/2026		5.45 5.45	0.00 5.45 ↻ 5.45	1.00	10 yrs ↻	5.45 5.45	0-80: 3.00+ 81-85: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	10 yrs ↻	5.40	18-85: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	07/15/2026 ↻ 07/31/2026		5.30 5.30	0.00 5.30 ↻ 5.30	1.00	10 yrs ↻	5.30 5.30	0-79: 2.75+ 80-UP: 2.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	0% / 10%	06/24/2026 ↻ 08/03/2026		5.20 5.20	0.00 5.20 ↻ 5.20	1.00	10 yrs ↻	5.20 5.20	0-80: 3.00+ 81-85: 1.50+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	07/08/2026		5.20	5.20	2.40	10 yrs ↻	5.20	0-89: 4.00+
NEXANNUITY Nex10 MVA	B+	85	50,000	10 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	10 yrs ↻	5.00	0-80: 3.00+ 81-85: 1.50+
NEXANNUITY Nex10 CA MVA	B+	85	50,000	10 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	10 yrs ↻	5.00	0-75: 3.00+ 76-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	10 yrs ↻	3.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	10 yrs ↻	3.70	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%	07/01/2026		3.40	3.40	0.50	10 yrs ↻	3.40	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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 20-Years													
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B	69	5,000	20 yrs ↻	0% / 0%	01/01/2026		5.15	5.15	1.00	20 yrs ↻	5.90	0-75: 3.15+
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B	50	5,000	20 yrs ↻	0% / 0%	01/01/2026		5.05	5.05	1.00	20 yrs ↻	5.80	0-50: 3.15+
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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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B	75	5,000	20 yrs ↺	0% / 0%	01/01/2026		4.90	4.90	1.00	20 yrs ↺	5.65	70-75: 3.15+
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