



MYGA Products

List filtered for Lincoln Financial ,Reliance Standard Life,MassMutual Ascend Life Insurance Company,New York Life Insurance and Annuity Corporation,Nationwide Life Insurance Company,Securian Financial ,Clear Spring Life,Mutual of Omaha,Prosperity SBLI USA,GBU Life,Talcott Financial Group

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													
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	08/31/2026		5.05	5.05	0.50	2 yrs ↻	5.05	See Notes
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	08/31/2026		5.05	5.05	0.50	2 yrs ↻	5.05	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>High Band</i>	A-	85	500,000	2 yrs ↻	10% / 10%	09/08/2026 10/05/2026		4.05 4.05	4.05 4.05	0.15	2 yrs ↻	4.05 4.05	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Mid Band</i>	A-	85	100,000	2 yrs ↻	10% / 10%	09/08/2026 10/05/2026		3.95 3.95	3.95 3.95	0.15	2 yrs ↻	3.95 3.95	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Low Band</i>	A-	85	25,000	2 yrs ↻	10% / 10%	09/08/2026 10/05/2026		3.70 3.70	3.70 3.70	0.15	2 yrs ↻	3.70 3.70	0-75: 1.00+ 76-UP: 0.70+
Rate Guaranteed 3-Years													
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		5.50 5.50	5.50 5.50	0.50	3 yrs	5.50 5.50	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/23/2026		5.45	5.45	1.00	3 yrs ↻	5.45	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/23/2026		5.40	5.40	1.00	3 yrs ↻	5.40	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/23/2026		5.35	5.35	1.00	3 yrs ↻	5.35	0-80: 1.25+ 81-85: 0.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) <i>High Band</i>	A++	85	100,000	3 yrs	10% / 10%	09/28/2026		5.30	5.30	0.05	3 yrs	5.30	See Notes

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>High Band</i>	A-	85	500,000	3 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.60	+0.35 5.25 ↑ 5.60	0.15	3 yrs ↻	5.25 5.60	0-75: 1.50+ 76-UP: 1.00+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>High Band</i>	A++	93	100,000	3 yrs	10% / 10%	09/28/2026		5.25	5.25	0.05	3 yrs	5.25	See Notes
PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	3 yrs ↻	5.25	0-80: 1.25+ 81-85: 0.50+
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	08/31/2026		5.20	5.20	0.50	3 yrs ↻	5.20	See Notes
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	08/31/2026		5.20	5.20	0.50	3 yrs ↻	5.20	See Notes
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	09/01/2026		5.20	5.20	1.00	3 yrs ↻	5.20	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.15 5.50	+0.35 5.15 ↑ 5.50	0.15	3 yrs ↻	5.15 5.50	0-75: 1.50+ 76-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.40	+0.25 5.15 ↑ 5.40	1.00	3 yrs	5.15 5.40	See Notes
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	50,000	3 yrs	10% / 10%	09/28/2026		5.05	5.05	0.05	3 yrs	5.05	See Notes
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.05 5.30	+0.25 5.05 ↑ 5.30	1.00	3 yrs	5.05 5.30	See Notes

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	50,000	3 yrs	10% / 10%	09/28/2026		5.00	5.00	0.05	3 yrs	5.00	See Notes
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	09/15/2026 ↩ 10/01/2026		5.00 5.25	+0.25 5.00 ↑ 5.25	1.00	3 yrs	5.00 5.25	See Notes
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/23/2026		5.00	5.00	1.00	3 yrs ↻	5.00	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/23/2026		5.00	5.00	1.00	3 yrs ↻	5.00	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	3 yrs ↻	4.95	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	3 yrs ↻	4.95	0-80: 1.25+ 81-85: 0.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	10% / 10%	09/08/2026 ↩ 10/05/2026		4.90 5.25	+0.35 4.90 ↑ 5.25	0.15	3 yrs ↻	4.90 5.25	0-75: 1.50+ 76-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	09/01/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		4.90 5.15	+0.25 4.90 ↑ 5.15	1.00	3 yrs	4.90 5.15	See Notes
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/23/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/23/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.25+ 81-85: 0.50+

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▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	25,000	3 yrs	10% / 10%	09/28/2026		4.85	4.85	0.05	3 yrs	4.85	See Notes
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SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	09/15/2026 ↩ 10/01/2026		4.85 5.10	+0.25 4.85 ↑ 5.10	1.00	3 yrs	4.85 5.10	See Notes
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	25,000	3 yrs	10% / 10%	09/28/2026		4.80	4.80	0.05	3 yrs	4.80	See Notes
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PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/23/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 1.25+ 81-85: 0.50+
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PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/23/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 1.25+ 81-85: 0.50+
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SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		4.75 5.00	+0.25 4.75 ↑ 5.00	1.00	3 yrs	4.75 5.00	See Notes
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Low Band</i>	A++	85	5,000	3 yrs	10% / 10%	09/28/2026		4.65	4.65	0.05	3 yrs	4.65	See Notes
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Low Band</i>	A++	93	5,000	3 yrs	10% / 10%	09/28/2026		4.60	4.60	0.05	3 yrs	4.60	See Notes
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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		4.00 4.00	0.00 4.00 4.00	0.50	3 yrs	4.00 4.00	0-80: 1.60+ 81-85: 1.00+ 86-UP: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs	3.95	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.90 3.90	0.00 3.90 3.90	2.55	3 yrs	3.90 3.90	0-80: 1.60+ 81-84: 1.00+ 85-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.85 3.85	0.00 3.85 3.85	0.50	3 yrs	3.85 3.85	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.85 3.85	0.00 3.85 3.85	0.50	3 yrs	3.85 3.85	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.75 3.75	0.00 3.75 3.75	2.55	3 yrs	3.75 3.75	0-80: 1.75+ 81-85: 1.00+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.60 3.60	0.00 3.60 3.60	0.50	3 yrs	3.60 3.60	0-80: 1.60+ 81-85: 1.00+ 86-UP: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	03/02/2026		3.60	3.60	0.25	3 yrs	3.60	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.55 3.55	0.00 3.55 3.55	2.55	3 yrs	3.55 3.55	0-80: 1.60+ 81-84: 1.00+ 85-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.35 3.35	0.00 3.35 3.35	0.50	3 yrs	3.35 3.35	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	09/28/2026 10/01/2026		3.30 3.30	0.00 3.30 3.30	2.55	3 yrs	3.30 3.30	0-80: 1.75+ 81-85: 1.00+ 86-90: 0.60+

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Rate Guaranteed 4-Years													
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		5.50 5.50	0.00 5.50 5.50	0.50	4 yrs	5.50 5.50	0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	09/01/2026		5.30	5.30	1.00	4 yrs	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>High Band</i>	A++	85	100,000	4 yrs	10% / 10%	09/28/2026		5.30	5.30	0.05	4 yrs	5.30	See Notes
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs	10% / 10%	08/31/2026		5.25	5.25	0.50	4 yrs	5.25	See Notes
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs	10% / 10%	08/31/2026		5.25	5.25	0.50	4 yrs	5.25	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>High Band</i>	A-	85	500,000	4 yrs	10% / 10%	09/08/2026 10/05/2026		5.25 5.60	+0.35 5.25 5.60	0.15	4 yrs	5.25 5.60	0-75: 1.50+ 76-UP: 1.00+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>High Band</i>	A++	90	100,000	4 yrs	10% / 10%	09/28/2026		5.25	5.25	0.05	4 yrs	5.25	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Mid Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/08/2026 10/05/2026		5.15 5.50	+0.35 5.15 5.50	0.15	4 yrs	5.15 5.50	0-75: 1.50+ 76-UP: 1.00+
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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	50,000	4 yrs	10% / 10%	09/28/2026		5.05	5.05	0.05	4 yrs	5.05	See Notes
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	09/01/2026		5.00	5.00	1.00	4 yrs	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+

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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
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NEW YORK LIFE INS. AND ANNUITY CORPORATION
Secure Term Choice II (4-Year) ROP *Mid Band*

A++ 90 50,000 4 yrs 10% / 10% 09/28/2026 5.00 5.00 0.05 4 yrs 5.00 See Notes

TALCOTT FINANCIAL GROUP
EverStead MYGA 4 MVA *Low Band*

A- 85 25,000 4 yrs ↻ 10% / 10% ↻ 09/08/2026 10/05/2026 4.90 5.25 ^{+0.35} 4.90 5.25 0.15 4 yrs ↻ 4.90 5.25 0-75: 1.50+ 76-UP: 1.00+

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NEW YORK LIFE INS. AND ANNUITY CORPORATION
Secure Term MVA II (4-Year) MVA *Mid Band*

A++ 85 25,000 4 yrs 10% / 10% 09/28/2026 4.85 4.85 0.05 4 yrs 4.85 See Notes

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NEW YORK LIFE INS. AND ANNUITY CORPORATION
Secure Term Choice II (4-Year) ROP *Mid Band*

A++ 90 25,000 4 yrs 10% / 10% 09/28/2026 4.80 4.80 0.05 4 yrs 4.80 See Notes

▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION
Secure Term MVA II (4-Year) MVA *Low Band*

A++ 85 5,000 4 yrs 10% / 10% 09/28/2026 4.65 4.65 0.05 4 yrs 4.65 See Notes

▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION
Secure Term Choice II (4-Year) ROP *Low Band*

A++ 90 5,000 4 yrs 10% / 10% 09/28/2026 4.60 4.60 0.05 4 yrs 4.60 See Notes

NATIONWIDE LIFE INSURANCE CO.
Secure Growth 4 MVA MVA *Low Band*

A+ Owner: Any Age Annuitant: 90 10,000 4 yrs 10% / 10% ↻ 09/28/2026 10/01/2026 4.05 4.05 ^{0.00} 4.05 4.05 0.50 4 yrs 4.05 4.05 0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+

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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.85 3.85	0.00 3.85 3.85	0.50	4 yrs	3.85 3.85	0-80: 2.00+ 81-85: 1.20+ 86-90: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.75 3.75	0.00 3.75 3.75	2.55	4 yrs	3.75 3.75	0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.70 3.70	0.00 3.70 3.70	0.50	4 yrs	3.70 3.70	0-80: 2.00+ 81-85: 1.20+ 86-90: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.60 3.60	0.00 3.60 3.60	2.55	4 yrs	3.60 3.60	0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.55 3.55	0.00 3.55 3.55	0.50	4 yrs	3.55 3.55	0-80: 2.00+ 81-85: 1.20+ 86-90: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.45 3.45	0.00 3.45 3.45	2.55	4 yrs	3.45 3.45	0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.35 3.35	0.00 3.35 3.35	0.50	4 yrs	3.35 3.35	0-80: 2.00+ 81-85: 1.20+ 86-90: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	09/28/2026 10/01/2026		3.25 3.25	0.00 3.25 3.25	2.55	4 yrs	3.25 3.25	0-80: 2.00+ 81-85: 1.20+ 86-UP: 0.80+
Rate Guaranteed 5-Years													
RELiance STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	09/28/2026		5.85	5.85	3.00	5 yrs	5.85	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	09/28/2026		5.85	5.85	3.00	5 yrs	5.85	0-75: 2.50+ 76-80: 2.00+ 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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/28/2026 ↩ 10/01/2026		5.85 5.85	0.00 5.85 5.85	0.50	5 yrs	5.85 5.85	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
GBU LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	09/28/2026		5.70	5.70	3.00	5 yrs	5.70	0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+
PROSPERITY SBLI USA Select Choice 1 (5) Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/23/2026		5.70	5.70	1.00	5 yrs ↻	5.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/23/2026		5.65	5.65	1.00	5 yrs ↻	5.65	0-80: 2.50+ 81-85: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>High Band</i>	A-	85	500,000	5 yrs ↻	10% / 10%	09/08/2026 ↩ 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	5 yrs ↻	5.60 5.90	0-75: 2.25+ 76-UP: 1.50+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	09/24/2026		5.60	5.60	0.05	5 yrs ↻	5.60	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	08/31/2026		5.50	5.50	0.50	5 yrs ↻	5.50	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	08/31/2026		5.50	5.50	0.50	5 yrs ↻	5.50	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs ↻	10% / 10%	09/08/2026 ↩ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	5 yrs ↻	5.50 5.80	0-75: 2.25+ 76-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/23/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>High Band</i>	A++	85	100,000	5 yrs	10% / 10%	09/28/2026		5.35	5.35	0.05	5 yrs	5.35	See Notes

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
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/23/2026		5.35	5.35	1.00	5 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.50+
▼ MyGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!*								Ash Brokerage					
PROSPERITY SBLI USA Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	09/15/2026		5.30	5.30	0.10	5 yrs	5.30	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>High Band</i>	A++	90	100,000	5 yrs	10% / 10%	09/28/2026		5.30	5.30	0.05	5 yrs	5.30	See Notes
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.30 5.65	+0.35 5.30 ↑ 5.65	1.00	5 yrs	5.30 5.65	See Notes
SECURIAN FINANCIAL Select Choice 1 (5) Base Policy MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (5) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	09/24/2026		5.30	5.30	0.25	5 yrs ↻	5.30	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	5 yrs ↻	5.25 5.55	0-75: 2.25+ 76-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	1.00	5 yrs	5.25 5.55	See Notes
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	5 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	5 yrs ↻	5.25	0-80: 2.50+ 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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/28/2026 ↩ 10/01/2026		5.20 5.20	0.00 5.20 5.20	2.55	5 yrs	5.20 5.20	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		5.20 5.55	+0.35 5.20 ↑ 5.55	1.00	5 yrs	5.20 5.55	See Notes
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	09/01/2026		5.15	5.15	1.00	5 yrs ↻	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		5.15 5.45	+0.30 5.15 ↑ 5.45	1.00	5 yrs	5.15 5.45	See Notes
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	09/24/2026		5.15	5.15	0.25	5 yrs ↻	5.15	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	50,000	5 yrs	10% / 10%	09/28/2026		5.10	5.10	0.05	5 yrs	5.10	See Notes
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	09/15/2026 ↩ 10/01/2026		5.10 5.40	+0.30 5.10 ↑ 5.40	1.00	5 yrs	5.10 5.40	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	50,000	5 yrs	10% / 10%	09/28/2026		5.05	5.05	0.05	5 yrs	5.05	See Notes
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 2.50+ 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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	08/24/2026		5.00	5.00	0.25	5 yrs	5.00	See Notes
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	09/15/2026 10/01/2026		5.00 5.30	+0.30 5.00 ↑ 5.30	1.00	5 yrs	5.00 5.30	See Notes
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	25,000	5 yrs	10% / 10%	09/28/2026		4.90	4.90	0.05	5 yrs	4.90	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	25,000	5 yrs	10% / 10%	09/28/2026		4.85	4.85	0.05	5 yrs	4.85	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/28/2026 10/01/2026		4.80 4.80	0.00 4.80 ↔ 4.80	0.50	5 yrs	4.80 4.80	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Low Band</i>	A++	85	5,000	5 yrs	10% / 10%	09/28/2026		4.70	4.70	0.05	5 yrs	4.70	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	08/24/2026		4.70	4.70	0.25	5 yrs	4.70	See Notes

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
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Low Band</i>	A++	90	5,000	5 yrs	10% / 10%	09/28/2026		4.65	4.65	0.05	5 yrs	4.65	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		4.45 4.45	0.00 4.45 4.45	0.50	5 yrs	4.45 4.45	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		4.10 4.10	0.00 4.10 4.10	0.50	5 yrs	4.10 4.10	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
TALCOTT FINANCIAL GROUP Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		4.05 4.05	0.00 4.05 4.05	0.50	5 yrs	4.05 4.05	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		3.85 3.85	0.00 3.85 3.85	0.50	5 yrs	3.85 3.85	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
CLEAR SPRING LIFE Secure Growth 5 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		3.80 3.80	0.00 3.80 3.80	2.55	5 yrs	3.80 3.80	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
▼ MyGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage													
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/15/2026		3.65	3.65	0.10	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		3.60 3.60	0.00 3.60 3.60	2.55	5 yrs	3.60 3.60	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/28/2026 ↻ 10/01/2026		3.35 3.35	0.00 3.35 3.35	2.55	5 yrs	3.35 3.35	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+

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 6-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>High Band</i>	A-	85	500,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	6 yrs ↻	5.60 5.90	0-75: 2.25+ 76-UP: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Mid Band</i>	A-	85	100,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	6 yrs ↻	5.50 5.80	0-75: 2.25+ 76-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	6 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>High Band</i>	A++	85	100,000	6 yrs	10% / 10%	09/28/2026		5.35	5.35	0.05	6 yrs	5.35	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>High Band</i>	A++	90	100,000	6 yrs	10% / 10%	09/28/2026		5.30	5.30	0.05	6 yrs	5.30	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Low Band</i>	A-	85	25,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	6 yrs ↻	5.25 5.55	0-75: 2.25+ 76-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	6 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	50,000	6 yrs	10% / 10%	09/28/2026		5.10	5.10	0.05	6 yrs	5.10	See Notes

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
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	50,000	6 yrs	10% / 10%	09/28/2026		5.05	5.05	0.05	6 yrs	5.05	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	25,000	6 yrs	10% / 10%	09/28/2026		4.90	4.90	0.05	6 yrs	4.90	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	25,000	6 yrs	10% / 10%	09/28/2026		4.85	4.85	0.05	6 yrs	4.85	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Low Band</i>	A++	85	5,000	6 yrs	10% / 10%	09/28/2026		4.70	4.70	0.05	6 yrs	4.70	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Low Band</i>	A++	90	5,000	6 yrs	10% / 10%	09/28/2026		4.65	4.65	0.05	6 yrs	4.65	See Notes
Rate Guaranteed 7-Years													
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	09/28/2026		5.90	5.90	3.00	7 yrs	5.90	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/23/2026		5.85	5.85	1.00	7 yrs ↻	5.85	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/23/2026		5.80	5.80	1.00	7 yrs ↻	5.80	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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	09/24/2026		5.75	5.75	0.05	7 yrs ↻	5.75	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>High Band</i>	A-	85	500,000	7 yrs ↻	10% / 10%	09/08/2026 10/05/2026 ↻		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	7 yrs ↻	5.60 5.90	0-75: 2.75+ 76-UP: 2.00+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	09/24/2026		5.55	5.55	0.25	7 yrs ↻	5.55	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>Mid Band</i>	A-	85	100,000	7 yrs ↻	10% / 10%	09/08/2026 10/05/2026 ↻		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	7 yrs ↻	5.50 5.80	0-75: 2.75+ 76-UP: 2.00+
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/23/2026		5.50	5.50	1.00	7 yrs ↻	5.50	0-80: 3.00+ 81-85: 1.50+
▼ MYGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage													
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	09/15/2026		5.45	5.45	0.10	7 yrs	5.45	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	09/28/2026		5.40	5.40	0.05	7 yrs	5.40	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	09/15/2026 10/01/2026 ↻		5.40 5.80	+0.40 5.40 ↑ 5.80	1.00	7 yrs	5.40 5.80	See Notes
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/23/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	09/24/2026		5.40	5.40	0.25	7 yrs ↻	5.40	See Notes

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
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▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>High Band</i>	A++	90	100,000	7 yrs	10% / 10%	09/28/2026		5.35	5.35	0.05	7 yrs	5.35	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.30 5.70	+0.40 5.30 ↑ 5.70	1.00	7 yrs	5.30 5.70	See Notes
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	7 yrs ↻	5.30	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	7 yrs ↻	5.30	0-80: 3.00+ 81-85: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	7 yrs ↻	5.25 5.55	0-75: 2.75+ 76-UP: 2.00+
PROSPERITY SBLI USA SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	1.00	7 yrs	5.25 5.65	See Notes
PROSPERITY SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	7 yrs ↻	5.25	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	7 yrs ↻	5.25	0-80: 3.00+ 81-85: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
TALCOTT FINANCIAL GROUP Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	50,000	7 yrs	10% / 10%	09/28/2026		5.15	5.15	0.05	7 yrs	5.15	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	1.00	7 yrs	5.15 5.55	See Notes

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
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	7 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP Mid Band	A++	90	50,000	7 yrs	10% / 10%	09/28/2026		5.10	5.10	0.05	7 yrs	5.10	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.10 5.50	+0.40 5.10 ↑ 5.50	1.00	7 yrs	5.10 5.50	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	08/24/2026		5.05	5.05	0.25	7 yrs	5.05	See Notes
SECURIAN FINANCIAL SecureOption Choice 7 CA Low Band	A+	90	25,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.00 5.40	+0.40 5.00 ↑ 5.40	1.00	7 yrs	5.00 5.40	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
SECURIAN FINANCIAL Secure Term MVA II (7-Year) MVA Mid Band	A++	85	25,000	7 yrs	10% / 10%	09/28/2026		4.95	4.95	0.05	7 yrs	4.95	See Notes
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP Low Band	A-	85	5,000	7 yrs ↻	0% / 0%	09/23/2026		4.95	4.95	1.00	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP Mid Band	A-	85	50,000	7 yrs ↻	0% / 0%	09/23/2026		4.95	4.95	1.00	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP Mid Band	A++	90	25,000	7 yrs	10% / 10%	09/28/2026		4.90	4.90	0.05	7 yrs	4.90	See Notes
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP Low Band	A-	85	5,000	7 yrs ↻	0% / 10%	09/23/2026		4.85	4.85	1.00	7 yrs ↻	4.85	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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs 	0% / 10%	09/23/2026		4.85	4.85	1.00	7 yrs 	4.85	0-80: 3.00+ 81-85: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Low Band</i>	A++	85	5,000	7 yrs	10% / 10%	09/28/2026		4.75	4.75	0.05	7 yrs	4.75	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	08/24/2026		4.75	4.75	0.25	7 yrs	4.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.70 4.70	0.00 4.70  4.70	0.50	7 yrs	4.70 4.70	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Low Band</i>	A++	90	5,000	7 yrs	10% / 10%	09/28/2026		4.70	4.70	0.05	7 yrs	4.70	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.45 4.45	0.00 4.45  4.45	0.50	7 yrs	4.45 4.45	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.35 4.35	0.00 4.35  4.35	0.50	7 yrs	4.35 4.35	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.15 4.15	0.00 4.15  4.15	0.50	7 yrs	4.15 4.15	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.10 4.10	0.00 4.10  4.10	0.50	7 yrs	4.10 4.10	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/28/2026  10/01/2026		4.05 4.05	0.00 4.05  4.05	2.55	7 yrs	4.05 4.05	0-80: 2.80+ 81-85: 1.60+ 86-90: 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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/28/2026 10/01/2026		3.90 3.90	0.00 3.90 3.90	0.50	7 yrs	3.90 3.90	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	09/28/2026 10/01/2026		3.85 3.85	0.00 3.85 3.85	2.55	7 yrs	3.85 3.85	0-75: 2.80+ 76-80: 1.60+ 81-90: 1.00+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	09/15/2026 10/01/2026		3.75 3.75	0.00 3.75 3.75	3.00	7 yrs	3.75 3.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/28/2026 10/01/2026		3.70 3.70	0.00 3.70 3.70	2.55	7 yrs	3.70 3.70	0-80: 2.80+ 81-85: 1.60+ 86-90: 1.00+
▼ MYGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!*								Ash Brokerage					
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	09/15/2026		3.65	3.65	0.10	7 yrs	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%	09/15/2026 10/01/2026		3.65 3.65	0.00 3.65 3.65	3.00	7 yrs	3.65 3.65	See Notes
NATIONWIDE LIFE INSURANCE CO. SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	09/15/2026 10/01/2026		3.45 3.45	0.00 3.45 3.45	3.00	7 yrs	3.45 3.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/28/2026 10/01/2026		3.40 3.40	0.00 3.40 3.40	2.55	7 yrs	3.40 3.40	0-75: 2.80+ 76-80: 1.60+ 81-90: 1.00+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY!								Ash Brokerage					
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>Low Band</i>	A++	80	50,000	7 yrs	10% / 10%	09/28/2026		1.00	1.00	1.00	7 yrs	1.00	See Notes

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
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▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION
Clear Income Advantage Fixed Annuity -
FP MVA MVA, ROP *Mid Band*

A++ 80 100,000 7 yrs 10% / 10% 09/28/2026 1.00 1.00 1.00 7 yrs 1.00 See Notes

▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION
Clear Income Advantage Fixed Annuity -
FP MVA MVA, ROP *High Band*

A++ 80 1,500,000 7 yrs 10% / 10% 09/28/2026 1.00 1.00 1.00 7 yrs 1.00 See Notes

Rate Guaranteed 8-Years

TALCOTT FINANCIAL GROUP
EverStead MYGA 8 MVA *High Band*

A- 85 500,000 8 yrs ↻ 10% / 10% ↻ 09/08/2026 10/05/2026 5.60 5.90 5.60 0.15 8 yrs ↻ 5.60 5.90 0-75: 2.75+ 76-UP: 2.00+

TALCOTT FINANCIAL GROUP
EverStead MYGA 8 MVA *Mid Band*

A- 85 100,000 8 yrs ↻ 10% / 10% ↻ 09/08/2026 10/05/2026 5.50 5.80 5.50 0.15 8 yrs ↻ 5.50 5.80 0-75: 2.75+ 76-UP: 2.00+

CLEAR SPRING LIFE
Preserve MYGA 8 MVA *High Band*

A- 90 100,000 8 yrs ↻ 0% / 10% 09/01/2026 5.40 5.40 1.00 8 yrs ↻ 5.40 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

TALCOTT FINANCIAL GROUP
EverStead MYGA 8 MVA *Low Band*

A- 85 25,000 8 yrs ↻ 10% / 10% ↻ 09/08/2026 10/05/2026 5.25 5.55 5.25 0.15 8 yrs ↻ 5.25 5.55 0-75: 2.75+ 76-UP: 2.00+

CLEAR SPRING LIFE
Preserve MYGA 8 MVA *Low Band*

A- 90 5,000 QL 10,000 NQ 8 yrs ↻ 0% / 10% 09/01/2026 5.10 5.10 1.00 8 yrs ↻ 5.10 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

Rate Guaranteed 9-Years

TALCOTT FINANCIAL GROUP
EverStead MYGA 9 MVA *High Band*

A- 85 500,000 9 yrs ↻ 10% / 10% ↻ 09/08/2026 10/05/2026 5.60 5.90 5.60 0.15 9 yrs ↻ 5.60 5.90 0-75: 2.75+ 76-UP: 2.00+

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
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Mid Band</i>	A-	85	100,000	9 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	9 yrs ↻	5.50 5.80	0-75: 2.75+ 76-UP: 2.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	9 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.40 5.80	+0.40 5.40 ↑ 5.80	1.00	9 yrs	5.40 5.80	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.30 5.70	+0.40 5.30 ↑ 5.70	1.00	9 yrs	5.30 5.70	See Notes
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Low Band</i>	A-	85	25,000	9 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	9 yrs ↻	5.25 5.55	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	1.00	9 yrs	5.25 5.65	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	1.00	9 yrs	5.15 5.55	See Notes
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.10 5.50	+0.40 5.10 ↑ 5.50	1.00	9 yrs	5.10 5.50	See Notes
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.00 5.40	+0.40 5.00 ↑ 5.40	1.00	9 yrs	5.00 5.40	See Notes

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 10-Years													
RELiance STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	09/28/2026		5.90	5.90	3.00	10 yrs	5.90	0-75: 5.00+ 76-UP: 4.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>High Band</i>	A-	85	500,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.80 6.10	+0.30 5.80 ↑ 6.10	0.15	10 yrs ↻	5.80 6.10	0-75: 3.00+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>Mid Band</i>	A-	85	100,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.70 6.00	+0.30 5.70 ↑ 6.00	0.15	10 yrs ↻	5.70 6.00	0-75: 3.00+ 76-UP: 2.00+
▼ MyGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!*								Ash Brokerage					
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	09/15/2026		5.50	5.50	0.10	10 yrs	5.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.45 5.75	+0.30 5.45 ↑ 5.75	0.15	10 yrs ↻	5.45 5.75	0-75: 3.00+ 76-UP: 2.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	10 yrs ↻	5.40	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	10 yrs ↻	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
▼ MyGuarantee Plus is available for E-Submission only! *NO PAPER APPLICATIONS!*								Ash Brokerage					
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	09/15/2026		3.70	3.70	0.10	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+