



MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 2-Years												
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	Int / Int	07/07/2025	5.25	2 yrs ↻	5.25	5.25	0-80: 1.00+ 81-90: 0.60+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.00 5.00	2 yrs ↻	0.00 5.00 ↻ 5.00	5.00 5.00	0-89: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	08/12/2025	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	08/12/2025	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	4.70 4.70	2 yrs ↻	0.00 4.70 ↻ 4.70	4.70 4.70	0-89: 1.00+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	08/21/2025	4.65	2 yrs	4.65	4.65	18-80: 1.00+ 81-90: 0.50+	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	08/21/2025	4.50	2 yrs	4.50	4.50	18-80: 1.00+ 81-90: 0.50+	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	05/30/2025	3.90	2 yrs ↻	3.90	3.90	0-80: 1.25+ 81-85: 1.00+	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	05/30/2025	3.15	2 yrs ↻	3.15	3.15	0-80: 1.25+ 81-85: 1.00+	
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	05/30/2025	2.60	2 yrs ↻	2.60	2.60	0-80: 1.25+ 81-90: 1.00+	
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.80	3 yrs ↻	5.80	5.80	0-80: 1.50+ 81-85: 1.00+	

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ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	07/30/2025	6.45	3 yrs ↻	5.45	5.78	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.70	3 yrs ↻	5.70	5.70	0-80: 1.50+ 81-90: 1.00+	
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025	6.35	3 yrs ↻	5.35	5.68	0-80: 1.50+ 81-90: 1.00+	
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	07/07/2025	5.65	3 yrs ↻	5.65	5.65	0-80: 1.75+ 81-90: 1.25+	
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	09/02/2025	5.65	3 yrs ↻	5.65	5.65	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	09/02/2025	5.55	3 yrs ↻	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	09/02/2025	5.55	3 yrs ↻	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025	6.20	3 yrs ↻	5.20	5.53	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.50	3 yrs ↻	5.50	5.50	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.50	3 yrs ↻	5.50	5.50	0-80: 1.50+ 81-85: 1.00+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	09/02/2025	5.45	3 yrs ↻	5.45	5.45	0-80: 1.00+ 81-UP: 0.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.45	3 yrs ↻	5.45	5.45	86-90: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.45 5.45	3 yrs ↻	0.00 5.45 5.45	5.45 5.45	0-89: 1.50+	
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	09/08/2025	5.40	3 yrs ↻	5.40	5.40	0-75: 1.75+ 76-90: 1.25+	
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	06/09/2025	5.20	3 yrs ↻	5.20	5.36	0-80: 1.25+ 81-90: 0.75+	
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	08/05/2025 ↻ 09/10/2025	5.35 5.35	3 yrs ↻	0.00 5.35 5.35	5.35 5.35	0-80: 1.50+ 81-UP: 0.75+	

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EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/01/2025	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+	
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	06/09/2025	5.20	3 yrs ↻	5.20	5.20	0-80: 1.25+ 81-90: 0.75+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.15	3 yrs ↻	5.15	5.15	86-90: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.15 5.15	3 yrs ↻	0.00 5.15 ↻ 5.15	5.15 5.15	0-89: 1.50+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/21/2025	5.40	3 yrs ↻	5.40	5.13	0-80: 1.50+ 81-85: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025	5.10	3 yrs ↻	5.10	5.10	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	5,000 QL 10,000 NQ	3 yrs	0% / 0%	08/25/2025	5.05	3 yrs	5.05	5.05	0-UP: 1.50+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	02/24/2025	5.05	3 yrs ↻	5.05	5.05	0-75: 1.75+ 76-95: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/25/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 1.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/25/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 1.00+	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	08/21/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-90: 0.75+	
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	08/05/2025 ↻ 09/10/2025	5.05 5.05	3 yrs ↻	0.00 5.05 ↻ 5.05	5.05 5.05	0-80: 1.50+ 81-UP: 0.75+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/21/2025	5.30	3 yrs ↻	5.30	5.04	0-80: 1.50+ 81-85: 1.00+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	09/02/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.25+ 81-UP: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 1.50+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	08/12/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	08/12/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	08/12/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 1.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	07/15/2025	5.00	3 yrs	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	09/01/2025	5.00	3 yrs	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.65	3 yrs	4.65	4.98	18-80: 1.50+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/25/2025	5.65	3 yrs	4.65	4.98	18-80: 1.50+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	07/15/2025	4.95	3 yrs	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2025	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	09/01/2025	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	08/21/2025	4.90	3 yrs	4.90	4.90	18-80: 1.50+ 81-90: 0.75+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	08/21/2025	5.10	3 yrs	5.10	4.86	0-80: 1.50+ 81-85: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	09/01/2025	4.85	3 yrs	4.85	4.85	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/01/2025	4.85	3 yrs ↻	4.85	4.85	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.80 4.70	3 yrs	-0.10 4.80 ↓ 4.70	4.80 4.70	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	08/29/2025 ↻ 09/17/2025	4.80 4.70	3 yrs	-0.10 4.80 ↓ 4.70	4.80 4.70	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2025	4.80	3 yrs ↻	4.80	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/02/2025	4.80	3 yrs ↻	4.80	4.80	0-80: 2.00+ 81-85: 1.00+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	08/21/2025	5.00	3 yrs ↻	5.00	4.77	0-80: 1.50+ 81-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	06/23/2025	4.75	3 yrs ↻	4.75	4.75	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	06/23/2025	4.75	3 yrs ↻	4.75	4.75	0-74: 1.85+ 75-UP: 0.93+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	07/15/2025	4.75	3 yrs ↻	4.75	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	5,000 QL 10,000 NQ	3 yrs	Int / Int	08/25/2025	4.70	3 yrs	4.70	4.70	0-80: 2.00+ 81-90: 1.00+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	08/21/2025	4.70	3 yrs ↻	4.70	4.70	0-79: 1.50+ 80-90: 0.75+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	08/25/2025	4.70	3 yrs ↻	4.70	4.70	18-80: 2.00+ 81-UP: 1.00+	
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	08/25/2025	4.70	3 yrs	4.70	4.70	18-80: 2.00+ 81-UP: 1.00+	

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	07/15/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	09/01/2025	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	09/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	06/23/2025	4.65	3 yrs ↻	4.65	4.65	0-74: 1.85+ 75-UP: 0.93+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65	0-79: 1.50+ 80-UP: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65	0-79: 1.50+ 80-UP: 1.50+	
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	08/01/2025	4.60	3 yrs ↻	4.60	4.60	0-80: 1.50+ 81-93: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	09/01/2025	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.55 4.45	3 yrs	-0.10 4.55 ↓ 4.45	4.55 4.45	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	08/29/2025 ↻ 09/17/2025	4.55 4.45	3 yrs	-0.10 4.55 ↓ 4.45	4.55 4.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-93: 0.50+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	09/01/2025	4.55	3 yrs ↻	4.55	4.55	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 81-93: 0.50+	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	09/02/2025	4.50	3 yrs ↻	4.50	4.50	0-80: 2.00+ 81-85: 1.00+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.50	3 yrs	4.50	4.50	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/30/2025	4.50	3 yrs ↻	4.50	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	09/01/2025	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	07/11/2025	4.45	3 yrs ↻	4.45	4.45	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	07/28/2025	4.45	3 yrs	4.45	4.45	0-80: 1.80+ 81-85: 0.90+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.40	3 yrs ↻	4.40	4.40	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.40	3 yrs	4.40	4.40	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	09/01/2025	4.40	3 yrs	4.40	4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	08/01/2025	4.30	3 yrs ↻	4.30	4.30	0-80: 1.50+ 81-93: 0.50+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	09/01/2025	4.30	3 yrs	4.30	4.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-93: 0.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	07/28/2025	4.25	3 yrs	4.25	4.25	0-80: 1.80+ 81-85: 0.90+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.20	3 yrs ↻	4.20	4.20	0-80: 1.50+ 81-93: 0.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	07/14/2025	4.20	3 yrs	4.20	4.20	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	09/01/2025	4.20	3 yrs	4.20	4.20	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	09/01/2025	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.10	3 yrs ↻	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.10	3 yrs	4.10	4.10	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	07/11/2025	4.05	3 yrs ↻	4.05	4.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	09/01/2025	4.05	3 yrs	4.05	4.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	09/02/2025	4.00	3 yrs ↻	4.00	4.00	18-80: 1.75+ 81-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	07/15/2025	3.95	3 yrs ↻	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	07/14/2025	3.85	3 yrs	3.85	3.85	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	04/25/2025	3.60	3 yrs	3.60	3.60		
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	18-80: 1.50+ 81-UP: 1.13+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/30/2025	3.50	3 yrs ↻	3.50	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	04/25/2025	3.45	3 yrs	3.45	3.45		
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	04/25/2025	3.40	3 yrs	3.40	3.40		
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	04/25/2025	3.25	3 yrs	3.25	3.25		
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs ↻	Int / 5%	05/30/2025	3.15	3 yrs ↻	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
Rate Guaranteed 4-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	08/01/2025	5.30	4 yrs	5.30	5.30	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	09/01/2025	5.15	4 yrs ↻	5.15	5.15	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 1.15+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 1.15+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 1.15+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 1.15+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	07/15/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	07/15/2025	4.95	4 yrs ↻	4.95	4.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	09/01/2025	4.95	4 yrs ↻	4.95	4.95	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	09/01/2025	4.85	4 yrs ↻	4.85	4.85	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	07/15/2025	4.75	4 yrs ↻	4.75	4.75	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	07/15/2025	4.70	4 yrs ↻	4.70	4.70	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	08/12/2025	4.65	4 yrs ↻	4.65	4.65	0-79: 1.15+ 80-UP: 1.15+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	08/12/2025	4.65	4 yrs ↻	4.65	4.65	0-79: 1.15+ 80-UP: 1.15+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	4.50	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	4.50	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	06/23/2025	4.40	4 yrs ↻	4.40	4.40	0-74: 2.25+ 75-UP: 1.13+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	07/15/2025	4.15	4 yrs ↻	4.15	4.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	09/01/2025	4.60	4 yrs ↻	3.60	3.85		0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	03/10/2025	3.25	4 yrs	3.25	3.25		
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025	6.00	5 yrs ↻	6.00	6.00		0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025	5.90	5 yrs ↻	5.90	5.90		0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025	5.90	5 yrs ↻	5.90	5.90		0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.90	5 yrs ↻	5.90	5.90		0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	07/30/2025	6.70	5 yrs ↻	5.70	5.90		0-80: 2.40+ 81-85: 1.30+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.85	5 yrs ↻	5.85	5.85		0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025	6.65	5 yrs ↻	5.65	5.85		0-80: 2.40+ 81-90: 1.30+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025	5.80	5 yrs ↻	5.80	5.80		0-80: 1.50+ 81-UP: 0.75+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	09/08/2025	5.80	5 yrs ↻	5.80	5.80		0-75: 2.50+ 76-90: 1.75+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.80 5.70	5 yrs ↻	-0.10 5.80 ↓ 5.70	5.80 5.70		0-89: 2.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.70	5 yrs ↻	5.70	5.70		0-80: 2.25+ 81-90: 1.50+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	06/09/2025	5.55	5 yrs ↻	5.55	5.68		0-80: 2.25+ 81-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025	6.45	5 yrs ↻	5.45	5.65		86-90: 1.30+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	08/05/2025 ↩ 09/10/2025	5.65 5.55	5 yrs ↻	-0.10 5.65 ↓ 5.55	5.65 5.55	0-79: 2.25+ 80-UP: 1.13+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	02/24/2025	5.60	5 yrs ↻	5.60	5.60	0-75: 2.50+ 76-95: 1.75+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.60	5 yrs ↻	5.60	5.60	0-80: 2.25+ 81-UP: 1.50+	
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	06/09/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.25+ 81-90: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	08/01/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.55	5 yrs ↻	5.55	5.55	86-90: 1.50+	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/21/2025	5.55	5 yrs	5.55	5.55	18-80: 2.25+ 81-90: 1.125+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	07/07/2025	5.50	5 yrs ↻	5.50	5.50	0-UP: 2.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	07/15/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	09/01/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	08/21/2025	5.40	5 yrs	5.40	5.40	18-80: 2.25+ 81-90: 1.125+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.40 5.30	5 yrs ↻	-0.10 5.40 ↓ 5.30	5.40 5.30	0-89: 2.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	07/15/2025	5.35	5 yrs ↻	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2025	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.30+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	04/25/2025	5.35	5 yrs	5.35	5.35		
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/21/2025	5.90	5 yrs ↻	5.90	5.31	0-80: 2.50+ 81-85: 1.25+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	5,000 QL 10,000 NQ	5 yrs	0% / 0%	08/25/2025	5.30	5 yrs	5.30	5.30	0-UP: 2.25+	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/25/2025	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/25/2025	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	09/01/2025	5.30	5 yrs	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	5.25	5 yrs	5.25	5.25	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	5.25	5 yrs	5.25	5.25	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	6.05	5 yrs	5.05	5.25	18-80: 2.00+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/25/2025	6.05	5 yrs	5.05	5.25	18-80: 2.00+ 81-UP: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.25	5 yrs ↻	5.25	5.25	86-90: 1.50+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/21/2025	5.80	5 yrs ↻	5.80	5.22	0-80: 2.50+ 81-85: 1.25+	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.20 5.00	5 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	09/02/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-UP: 1.25+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	04/25/2025	5.20	5 yrs	5.20	5.20		
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	08/05/2025 ↻ 09/10/2025	5.20 5.10	5 yrs ↻	-0.10 5.20 ↓ 5.10	5.20 5.10	0-79: 2.25+ 80-UP: 1.13+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.15 4.95	5 yrs	-0.20 5.15 ↓ 4.95	5.15 4.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	06/23/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	07/15/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	09/01/2025	5.15	5 yrs	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	04/25/2025	5.15	5 yrs	5.15	5.15		
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/02/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.25+	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	5.15 5.05	5 yrs	-0.10 5.15 ↓ 5.05	5.15 5.05	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	07/15/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	08/01/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/21/2025	5.60	5 yrs ↻	5.60	5.06	0-80: 2.50+ 81-85: 1.25+	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	09/01/2025	5.05	5 yrs	5.05	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	08/21/2025	5.00	5 yrs ↻	5.00	5.00	0-79: 2.00+ 80-90: 1.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	08/18/2025	5.00	5 yrs	5.00	5.00	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	09/01/2025	5.00	5 yrs ↻	5.00	5.00	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	04/25/2025	5.00	5 yrs	5.00	5.00		
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	09/01/2025	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/21/2025	5.50	5 yrs ↻	5.50	4.98	0-80: 2.50+ 81-85: 1.25+	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.95 4.75	5 yrs	-0.20 4.95 ↓ 4.75	4.95 4.75	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.90 4.70	5 yrs	-0.20 4.90 ↓ 4.70	4.90 4.70	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	5,000 QL 10,000 NQ	5 yrs	Int / Int	08/25/2025	4.90	5 yrs	4.90	4.90	0-80: 3.25+ 81-90: 1.50+	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	08/25/2025	4.90	5 yrs	4.90	4.90	18-80: 3.25+ 81-UP: 1.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	08/25/2025	4.90	5 yrs ↻	4.90	4.90	18-80: 3.25+ 81-UP: 1.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	4.90	5 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	07/28/2025	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	07/11/2025	4.85	5 yrs ↻	4.85	4.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	09/02/2025	4.85	5 yrs ↻	4.85	4.85	0-80: 2.50+ 81-85: 1.25+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	09/01/2025	4.85	5 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	08/01/2025	4.80	5 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	4.80 4.70	5 yrs	-0.10 4.80 ↓ 4.70	4.80 4.70	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	6.86 6.86	5 yrs	0.00 4.25 ↔ 4.25	4.77 4.77	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	2.50
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/01/2025	4.75	5 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.55+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75	0-79: 2.25+ 80-UP: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75	0-79: 2.25+ 80-UP: 2.25+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/30/2025	4.75	5 yrs ↻	4.75	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	09/01/2025	4.75	5 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.70	5 yrs ↻	4.70	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.70	5 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	07/28/2025	4.70	5 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	07/15/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	09/01/2025	4.65	5 yrs	4.65	4.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	08/12/2025	4.60	5 yrs ↻	4.60	4.60	0-79: 2.25+ 80-UP: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	08/12/2025	4.60	5 yrs ↻	4.60	4.60	0-79: 2.25+ 80-UP: 2.25+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	07/11/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	07/14/2025	4.60	5 yrs	4.60	4.60	0-80: 2.50+ 81-UP: 1.50+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	09/01/2025	4.55	5 yrs	4.55	4.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	09/01/2025	4.50	5 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	08/12/2025	4.40	5 yrs ↻	4.40	4.40	0-79: 2.25+ 80-UP: 2.25+	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	09/01/2025	4.40	5 yrs	4.40	4.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	6.34 6.34	5 yrs	0.00 3.75 ↗ 3.75	4.26 4.26	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	2.50
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	08/12/2025	4.25	5 yrs ↻	4.25	4.25	0-79: 2.25+ 80-UP: 2.25+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	07/14/2025	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-UP: 1.50+	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	4.99 4.99	5 yrs	0.00 3.95 ↗ 3.95	4.16 4.16	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	1.00
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	09/02/2025	4.00	5 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.75+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2025	4.55	5 yrs ↻	3.80	3.95	0-79: 5.00+ 80-85: 3.00+	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	3.95 3.85	5 yrs	-0.10 3.95 ↓ 3.85	3.95 3.85	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
STELLAR NATIONAL LIFE Stellar Security 5	B+	90	5,000	5 yrs	Int / 10%	09/17/2024	3.95	5 yrs	3.95	3.95	18-80: 2.50+ 81-90: 1.50+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	09/01/2025	4.70	5 yrs ↻	3.70	3.90	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/30/2025	3.75	5 yrs ↻	3.75	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>ROP Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	4.48 4.48	5 yrs	0.00 3.45 ↻ 3.45	3.66 3.66	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	1.00
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	08/18/2025	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	18-80: 2.25+ 81-UP: 1.69+	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs ↻	Int / 5%	05/30/2025	3.45	5 yrs ↻	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+	
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025	6.70	6 yrs ↻	5.70	5.87	0-80: 2.40+ 81-85: 1.30+	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025	6.65	6 yrs ↻	5.65	5.82	0-80: 2.40+ 81-90: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025	9.85	6 yrs ↻	4.85	5.67	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025	6.45	6 yrs ↻	5.45	5.62	86-UP: 1.30+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/01/2025	5.60	6 yrs ↻	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	

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NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	08/01/2025	5.55	6 yrs	5.55	5.55	0-80: 3.00+ 81-UP: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	09/01/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	09/01/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	09/01/2025	9.60	6 yrs 	4.60	5.42	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs 	Int / 10%	09/01/2025	5.40	6 yrs 	5.40	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	09/01/2025	9.55	6 yrs 	4.55	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs 	0% / 10%	07/15/2025	5.35	6 yrs 	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	09/01/2025	5.35	6 yrs 	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	07/15/2025	5.30	6 yrs 	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	09/01/2025	9.45	6 yrs 	4.45	5.27	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	08/12/2025	5.20	6 yrs 	5.20	5.20	0-79: 1.25+ 80-UP: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	08/12/2025	5.20	6 yrs 	5.20	5.20	0-79: 1.25+ 80-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs 	0% / 10%	07/15/2025	5.15	6 yrs 	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	07/15/2025	5.10	6 yrs 	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	08/12/2025	5.05	6 yrs ↻	5.05	5.05	0-79: 1.25+ 80-UP: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	08/12/2025	5.05	6 yrs ↻	5.05	5.05	0-79: 1.25+ 80-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	09/01/2025	5.05	6 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	08/12/2025	4.85	6 yrs ↻	4.85	4.85	0-79: 1.25+ 80-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	07/15/2025	4.75	6 yrs ↻	4.75	4.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	08/12/2025	4.70	6 yrs ↻	4.70	4.70	0-79: 1.25+ 80-UP: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	06/23/2025	4.00	6 yrs ↻	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2025	4.20	6 yrs ↻	3.45	3.57	0-79: 5.00+ 80-85: 3.00+	
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	03/10/2025	3.45	6 yrs	3.45	3.45		
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	09/02/2025	6.00	7 yrs ↻	6.00	6.00	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	09/02/2025	5.90	7 yrs ↻	5.90	5.90	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	09/02/2025	5.90	7 yrs ↻	5.90	5.90	0-80: 2.00+ 81-UP: 0.90+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.90	7 yrs ↻	5.90	5.90	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	07/30/2025	6.75	7 yrs ↻	5.75	5.89	0-80: 2.65+ 81-90: 1.40+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	09/08/2025	5.85	7 yrs	5.85	5.85	0-75: 2.75+ 76-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs	0% / 0%	07/30/2025	5.85	7 yrs	5.85	5.85	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs	0% / 0%	07/30/2025	6.70	7 yrs	5.70	5.84	0-80: 2.65+ 81-90: 1.40+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	09/02/2025	5.80	7 yrs	5.80	5.80	0-80: 2.00+ 81-UP: 0.90+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs	0% / 0%	07/30/2025	5.70	7 yrs	5.70	5.70	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs	0% / 0%	07/30/2025	6.50	7 yrs	5.50	5.64	86-90: 1.40+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs	Int / Int	02/24/2025	5.60	7 yrs	5.60	5.60	0-75: 2.75+ 76-90: 2.00+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	08/01/2025	5.60	7 yrs	5.60	5.60	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	09/01/2025	5.60	7 yrs	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	07/30/2025	5.60	7 yrs	5.60	5.60	0-80: 2.25+ 81-30: 1.50+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/21/2025	5.60	7 yrs	5.60	5.60	18-80: 2.75+ 81-90: 1.375+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs	0% / 0%	07/30/2025	5.55	7 yrs	5.55	5.55	86-90: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	07/28/2025 09/10/2025	5.50 5.50	7 yrs	0.00 5.50 5.50	5.50 5.50	0-89: 3.25+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs	0% / 0%	09/02/2025	5.45	7 yrs	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2025	5.45	7 yrs	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	09/01/2025	5.45	7 yrs 	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	08/21/2025	5.45	7 yrs	5.45	5.45	18-80: 2.75+ 81-90: 1.375+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	08/01/2025	5.40	7 yrs 	5.40	5.40	0-80: 3.00+ 81-85: 1.55+	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs 	0% / 10%	08/05/2025 09/10/2025 	5.40 5.40	7 yrs 	0.00 5.40 5.40	5.40 5.40	0-79: 2.85+ 80-UP: 1.43+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	5,000 QL 10,000 NQ	7 yrs	0% / 0%	08/25/2025	5.35	7 yrs	5.35	5.35	0-UP: 2.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/25/2025	5.35	7 yrs	5.35	5.35	18-80: 2.50+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/25/2025	5.35	7 yrs	5.35	5.35	18-80: 2.50+ 81-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs 	0% / 10%	07/15/2025	5.35	7 yrs 	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	09/01/2025	5.35	7 yrs	5.35	5.35	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	09/01/2025	5.35	7 yrs 	5.35	5.35	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	04/25/2025	5.35	7 yrs	5.35	5.35		
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	09/01/2025	5.35	7 yrs 	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	5,000 QL 10,000 NQ	7 yrs	Int / Int	08/25/2025	5.30	7 yrs	5.30	5.30	0-80: 2.15+ 81-86: 0.45+	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	5.30	7 yrs	5.30	5.30	18-80: 2.15+ 81-UP: 0.45+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	5.30	7 yrs	5.30	5.30	18-80: 2.15+ 81-UP: 0.45+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	07/15/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2025	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	6.15	7 yrs	5.15	5.29	18-80: 2.15+ 81-UP: 0.45+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/25/2025	6.15	7 yrs	5.15	5.29	18-80: 2.15+ 81-UP: 0.45+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	09/01/2025	5.25	7 yrs ↻	5.25	5.25	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.25	7 yrs ↻	5.25	5.25	86-90: 1.50+	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/02/2025	5.25	7 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	08/21/2025	6.10	7 yrs ↻	6.10	5.21	0-75: 3.00+ 76-80: 1.75+	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.20 5.00	7 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs ↻	0% / 10%	07/15/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	09/01/2025	5.20	7 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	04/25/2025	5.20	7 yrs	5.20	5.20		

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.20 5.20	7 yrs ↻	0.00 5.20 5.20	5.20 5.20	0-89: 3.25+	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.15 4.95	7 yrs	-0.20 5.15 4.95	5.15 4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs ↻	0% / 5%	06/23/2025	5.15	7 yrs ↻	5.15	5.15	0-74: 3.00+ 75-UP: 1.50+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	08/18/2025	5.15	7 yrs	5.15	5.15	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	07/15/2025	5.15	7 yrs	5.15	5.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA Low Band	A-	89	25,000	7 yrs	0% / Int	04/25/2025	5.15	7 yrs	5.15	5.15		
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs ↻	0% / 10%	08/21/2025	6.00	7 yrs ↻	6.00	5.14	0-75: 3.00+ 76-80: 1.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Low Band	A	90	5,000	7 yrs	10% / 10%	09/01/2025	5.10	7 yrs	5.10	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	5.10 5.00	7 yrs	-0.10 5.10 5.00	5.10 5.00	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	08/05/2025 ↻ 09/10/2025	5.10 5.10	7 yrs ↻	0.00 5.10 5.10	5.10 5.10	0-79: 2.85+ 80-UP: 1.43+	
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	08/01/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	09/01/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	08/21/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.25+ 80-90: 1.13+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 2.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 2.75+	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	08/01/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	04/25/2025	5.00	7 yrs	5.00	5.00		
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	09/02/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.95 4.75	7 yrs	-0.20 4.95 ↓ 4.75	4.95 4.75	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	08/01/2025	4.95	7 yrs ↻	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	08/21/2025	5.75	7 yrs ↻	5.75	4.95	0-75: 3.00+ 76-80: 1.75+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	09/01/2025	4.95	7 yrs	4.95	4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.90 4.70	7 yrs	-0.20 4.90 ↓ 4.70	4.90 4.70	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	5,000 QL 10,000 NQ	7 yrs	Int / Int	08/25/2025	4.90	7 yrs	4.90	4.90	0-80: 4.00+ 81-85: 2.00+	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	08/25/2025	4.90	7 yrs	4.90	4.90	18-80: 4.00+ 81-UP: 2.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	08/25/2025	4.90	7 yrs ↻	4.90	4.90	18-80: 4.00+ 81-UP: 2.00+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.90	7 yrs ↻	4.90	4.90	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	07/11/2025	4.90	7 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	08/21/2025	5.65	7 yrs ↻	5.65	4.88	0-75: 3.00+ 76-80: 1.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	08/12/2025	4.85	7 yrs ↻	4.85	4.85	0-79: 2.75+ 80-UP: 2.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	08/12/2025	4.85	7 yrs ↻	4.85	4.85	0-79: 2.75+ 80-UP: 2.75+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	09/01/2025	4.85	7 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	07/15/2025	4.80	7 yrs	4.80	4.80	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.80	7 yrs ↻	4.80	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.75	7 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	4.75 4.65	7 yrs	-0.10 4.75 ↓ 4.65	4.75 4.65	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	09/01/2025	4.75	7 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	08/01/2025	4.70	7 yrs ↻	4.70	4.70	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	07/14/2025	4.70	7 yrs	4.70	4.70	0-80: 3.50+ 81-UP: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs ↻	0% / 10%	08/12/2025	4.65	7 yrs ↻	4.65	4.65	0-79: 2.75+ 80-UP: 2.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.65	7 yrs ↻	4.65	4.65	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	09/01/2025	4.65	7 yrs	4.65	4.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	07/11/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	09/01/2025	4.60	7 yrs	4.60	4.60	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	84	20,000	7 yrs ↻	0% / 10%	08/12/2025	4.50	7 yrs ↻	4.50	4.50	0-79: 2.75+ 80-UP: 2.75+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.50	7 yrs ↻	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	09/01/2025	4.50	7 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	07/14/2025	4.35	7 yrs	4.35	4.35	0-80: 3.50+ 81-UP: 1.50+	
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	09/02/2025	4.00	7 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.65+	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	09/02/2025 ↻ 09/16/2025	4.00 3.90	7 yrs	-0.10 4.00 ↓ 3.90	4.00 3.90	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	09/01/2025	3.75	7 yrs	3.75	3.75	0-80: 3.00+ 81-88: 1.875+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	09/01/2025	4.60	7 yrs ↻	3.60	3.74	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	09/01/2025	4.60	7 yrs	3.60	3.74	0-79: 4.00+ 80-85: 2.25+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	08/18/2025	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	09/01/2025	3.65	7 yrs	3.65	3.65	0-80: 3.00+ 81-88: 1.875+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2025	4.20	7 yrs ↻	3.45	3.56	0-79: 5.00+ 80-85: 3.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	09/01/2025	3.45	7 yrs	3.45	3.45	0-80: 3.00+ 81-88: 1.875+	
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/01/2025	5.65	8 yrs ↻	5.65	5.65	0-80: 3.00+ 81-90: 2.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	09/01/2025	5.35	8 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	09/01/2025	5.30	8 yrs ↻	5.30	5.30	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025	5.30	8 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2025	5.15	8 yrs ↻	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2025	5.05	8 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	09/01/2025	5.05	8 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs 	0% / 5%	06/23/2025	4.10	8 yrs 	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs 	0% / 5%	06/23/2025	4.10	8 yrs 	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs 	0% / 5%	06/23/2025	4.00	8 yrs 	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	5,000 QL 10,000 NQ	9 yrs	0% / 0%	08/25/2025	5.35	9 yrs	5.35	5.35	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/25/2025	5.35	9 yrs	5.35	5.35	18-80: 2.75+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/25/2025	5.35	9 yrs	5.35	5.35	18-80: 2.75+ 81-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	09/01/2025	5.35	9 yrs 	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	6.20	9 yrs	5.20	5.31	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	6.20	9 yrs	5.20	5.31	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	5.30	9 yrs	5.30	5.30	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/25/2025	5.30	9 yrs	5.30	5.30	18-80: 2.25+ 81-UP: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	09/01/2025	5.30	9 yrs 	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	09/01/2025	5.20	9 yrs 	5.20	5.20	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	09/01/2025	5.15	9 yrs 	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs 	0% / 10%	08/25/2025	5.10	9 yrs 	5.10	5.10	18-80: 4.25+ 81-UP: 2.05+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	08/25/2025	5.10	9 yrs	5.10	5.10	18-80: 4.25+ 81-UP: 2.05+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	09/01/2025	5.10	9 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	09/01/2025	5.05	9 yrs 	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs 	0% / 10%	09/01/2025	5.05	9 yrs 	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	09/01/2025	5.00	9 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	09/01/2025	4.95	9 yrs	4.95	4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/01/2025	4.85	9 yrs	4.85	4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	09/01/2025	4.80	9 yrs	4.80	4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	09/01/2025	4.70	9 yrs	4.70	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs 	0% / 5%	06/23/2025	4.10	9 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs 	0% / 5%	06/23/2025	4.10	9 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs 	0% / 5%	06/23/2025	4.00	9 yrs 	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	09/02/2025	6.00	10 yrs 	6.00	6.00	0-80: 2.50+ 81-UP: 1.20+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	09/02/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	09/02/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	07/30/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.75+ 81-90: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	07/30/2025	6.80	10 yrs ↻	5.80	5.90	0-80: 2.65+ 81-85: 1.40+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	09/02/2025	5.80	10 yrs ↻	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025	5.80	10 yrs ↻	5.80	5.80	0-80: 2.75+ 81-90: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025	6.70	10 yrs ↻	5.70	5.80	0-80: 2.65+ 81-UP: 1.40+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/01/2025	5.75	10 yrs ↻	5.75	5.75	0-80: 3.00+ 81-90: 2.25+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	02/24/2025	5.65	10 yrs ↻	5.65	5.65	0-75: 3.00+ 76-95: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025	6.55	10 yrs ↻	5.55	5.65	86-UP: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025	5.55	10 yrs ↻	5.55	5.55	86-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025	5.50	10 yrs ↻	5.50	5.50	0-80: 2.75+ 81-90: 2.00+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	07/28/2025 ↻ 09/10/2025	5.50 5.50	10 yrs ↻	5.50 5.50 5.50	5.50 5.50	0-89: 4.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	08/12/2025	5.45	10 yrs ↻	5.45	5.45	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%	08/12/2025	5.45	10 yrs ↻	5.45	5.45	0-79: 2.75+ 80-UP: 2.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	09/01/2025	5.45	10 yrs	5.45	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	08/18/2025	5.40	10 yrs	5.40	5.40	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	08/05/2025 09/10/2025	5.40 5.40	10 yrs 	0.00 5.40 5.40	5.40 5.40	0-80: 3.75+ 81-UP: 1.87+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	09/01/2025	5.35	10 yrs 	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs 	0% / 10%	08/12/2025	5.30	10 yrs 	5.30	5.30	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%	08/12/2025	5.30	10 yrs 	5.30	5.30	0-79: 2.75+ 80-UP: 2.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	09/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs 	Int / 10%	09/01/2025	5.25	10 yrs 	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs 	0% / 0%	07/30/2025	5.25	10 yrs 	5.25	5.25	86-90: 2.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	09/01/2025	5.20	10 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs 	0% / 10%	09/02/2025	5.20	10 yrs 	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	07/28/2025 09/10/2025	5.20 5.20	10 yrs 	0.00 5.20 5.20	5.20 5.20	0-89: 4.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	09/01/2025	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs 	0% / 10%	08/12/2025	5.10	10 yrs 	5.10	5.10	0-79: 2.75+ 80-UP: 2.75+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	08/05/2025 ↩ 09/10/2025	5.10 5.10	10 yrs	5.10 0.00 5.10	5.10 5.10	0-80: 3.75+ 81-UP: 1.87+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	09/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	08/12/2025	4.95	10 yrs	4.95	4.95	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%	09/02/2025	4.95	10 yrs	4.95	4.95	0-80: 3.00+ 81-85: 1.50+	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	Int / Int	08/01/2025	4.75	10 yrs	4.75	4.75	0-80: 3.00+	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	08/01/2025	4.45	10 yrs	4.45	4.45	0-80: 3.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	06/23/2025	4.10	10 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	06/23/2025	4.10	10 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	06/23/2025	4.00	10 yrs	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs	10% / 10%	09/01/2025	4.90	10 yrs	3.90	4.00	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	09/01/2025	4.45	10 yrs	3.70	3.77	0-79: 5.00+ 80-85: 3.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	08/18/2025	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	07/30/2025	5.15	20 yrs ↻	5.15	5.89	0-75: 3.15+	
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	07/30/2025	5.05	20 yrs ↻	5.05	5.80	0-50: 3.15+	
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MYGA Products

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