



Guarantee Period	Company	Product(see notes)	\$100k+ Effective Yield	Under\$100k Effective Yield	Liquidity Year1/ Yr2+	Max Age	Commision (lowerforolder ages)
1 Year	GCULIFE	1 + 4 One Yearwindow annuity	4.00%	4.00%	0%/100%	120	0.50% (0-120)
2 Years	Oceanview	Harbourview 2 (high band 80k up)	4.95%	4.60% under 80k	0%/10%	89	0.85% (0-79) 4.25% 80-89
	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.95%	4.95%	10%/10%	95	0.80,1.40%, 81-90, .70%
	Axonix Insurance	Waypoint 2 MYGA mva	5.00%	4.70%	0%/10%	89	1.00% (0.89)
	Americo Life	Platinum Assure 2 (minimum 25K)	4.60%	4.60%	3%/3%	90	(0.90),.75%
3 Years	Ibexis (simple interest)	MYGAPLus	5.10%	4.80%	0%/10%	85	1.50% (0.80) 1.00% 81-85
	CLLife	Sundance3 (10k min qualified, 20k min non Q)	5.50%	5.50%	Int/Int	90	1.75% (0.80), 1.25%, 81-90
	Pacific Guardian Life	Diamond Head 3	4.80%	4.80%	10%/10%	85	1.50% (18-85)
	Athene	MaxRate (100k high band) (10k low band)	4.50%	4.25%	Int/Int	85	1.30% (0-75)
	Revol One Financial	Direct Growth 3 year MVA 25k min	5.65%	5.65%	0%/0%	85qual 90 nq	1.00% (0.80), 81-90, .50%
	GBUFinancial Life	Asset Guard MYGA(100k high band, 25k low)	4.95%	4.95%	10%/10%	95	0.80,2.00%, 81-90, 1.05%
	Knighthead Life	Staysail 3MVA(simple interest)	5.60%	5.35%	0%/0%	85	1.50% (0.80),.75%, 80-85
	Oceanview	Harbourview 3 (\$80k+) lower in CA	4.75%	4.40%	0%/10%	89	1.50% (0-79),.75%, 80-89
	Liberty Bankers Life	Heritage Premier Plus	5.40%	5.40%	int/int%	90	1.80,1.50%, 81-90, 1.40%
	Axonix Insurance	Waypoint 3 MYGA mva	5.55%	5.15%	0%/10%	89	1.50% (0.89)
	Farnas Life	Safeguard Plus	5.10%	5.30%	Int/Int	95	1.75% (0-75) 1.25%, 76-95
	American National	Palladium MYGAnnuity 3 MVA (250k high band)	4.65%(250 K)	4.55%	10%/10%	90	0.80,1.50%,81-85,.75%
	Baltimore Life	IQumulate 3 MVA	5.40%	5.40%	0%/0%	90	0-75,1.85%,76-90, 1.35%
	Sagacor	Milestone MYGA(lower in CA)	4.80%	4.55%	0%/10%	90	1.80% (0.80)*
	North American	Guarantee Plus	4.45%	4.05%	0%/Int	90	1.50% (0.80)
	GILICO	Guaranty Rate Lock 3 MVA	4.30%	4.20%	Int/5%	100	1.85% (0-74) .93%, 75-100
	SILAC	Secure Savings Elite (non-FL)	4.50%	4.50%	0%/0% Addrider(s)	85	1.75% (0-75) 1.50% (76-80)
	SNFLife	Optimum 3 Plus (25k minimum)	4.50%(25k up)	4.25% (min 1k)	0%/10%	95	1.50% (0-79) 1.00% (80-up)
	Ohio State Life	Nex3 MYGA	5.25%	5.25%	0%/0% Addrider(s)	85	2.00% (0.80) 1.00% (81-85)
	EquiTrust	Certainty Select	5.00%	5.00%	Int/Int	90	2.00% (0.80) 1.50% (81-90)
	American Life	American Classic 3 year MYGA	5.36%	5.36%	RMDto acquire Bonus	90	0.80, 1.25%, 81-90, .75%
4 Years	Sagacor Life	Milestone MYGAmva 4 year	4.80%	4.55%	0%/10%	90	0.80, 1.70%, 81-85, 1.05%
	Oceanview	Harbourview 4 (80k high band, 20k low band)	4.80% (80k plus)	4.45%	0%/10%	89	1.15% (0-79) .575%, 80-89
	Nassau Life	Nassau Simple Annuity 4 MVA	5.20%	5.20%	5%/5%	85	0.80, 2.10%, 81-1.10%
	Ibexis (simple interest)	MYGAPLus 100k high band, 10k low band	5.60%	5.30%	0%/10%	85	2.50% (0.80) 1.25% (81-85)
5 Years	Athene	MaxRate (most states)	4.80%	4.55%	Int/Int	83	2.00% (0-75)
	Revol One Financial	Direct Growth 5 year MVA 25k min	6.00%	6.00%	0%/0%	85qual 90 non	1.75% (0.80) 81-90, .75%
	Aspida	Synergy Choice 5	5.15%	5.00%	0%/0% Addrider(s)	90	2.25% (18-80) 81-90, 1.125%
	Axonix Insurance	Waypoint 5 MYGAmva	5.80%	5.30%	0%/10%	89	2.25% (0.89)
	Nassau Life	MYAnnuity 5X 0%	5.40%	5.40%	0%/0%	85	2.10% (0-75) 1.10% (81-85)
	F&G Life	Guarantee Platinum (eapp only)	4.80%	4.80%	Int/Int	90	2.00% (0-79) 1.00% (80-90)
	Knighthead Life	Staysail 5 MVA (simple interest)	6.30%	6.05%	0%/0%	85	2.00% (0.80) 1.00% (81-85)
	Farnas Life	Safeguard Plus	5.75%	5.75%	Int/Int	95	2.50% (0-75)
	Sagacor	Milestone MYGA (lower in CA)	5.20%	4.95%	0%/10%	90	2.50% (0.80)*
	American Life	American Classic 5	5.68%	5.68%	0%/0%	90	0.80,2.25%,81-90, 1.25%
	Baltimore Life	IQumulate 5 MVA	5.80%	5.80%	0%/0%	90	0-75,2.60%,76-90, 1.85%
	Delaware Life	Pinnacle Plus MYGA5 MVA	4.75%	4.45%	0%/10%	85	0.80,2.50%,81-85, 1.25%
	Pacific Guardian Life	Diamond Head 5	5.00%	5.00%	10%/10%	85	2.25% (18-85)
	GILICO	Guaranty Rate Lock 5 (250k high/mid 100k)	4.80%	4.70%	0%/5%	100	2.75%,0-74,75-100, 1.50%
	Oceanview	Harbourview 5 (\$80k+) lower in CA	4.50%	4.15%	0%/10%	89	2.25% (0-79) 1.125% (80-89)
	Ohio State Life	Nex5 MVA	5.25%	5.25%	0%/0% add rider(s)	85	2.50%(0.80),1.25% (81-85)
	American National Life	Palladium MYGA5 MVA 250K HIGH BAND	4.95%	4.80%	10%/10%	90	2.50% (0.80) 1.25% (81-85)
	Capitol Life	Heritage Classic 5 mva	4.85%	4.85%	0%/10%	90	(18-80), 3.25%, 81-90, 1.50%
	SILAC	Secure Savings Elite 5 MVA	4.75%	4.75%	0%/0%	85	0-75, 2.00%,76-80, 1.75%
	Liberty Bankers Life	Heritage Elite 5 MVA	5.10%	5.10%	0%/0%	90	1.80,2.25%,81-90, 1.25%
	GBUFinancial Life	Asset Guard 5 mva	5.20%	5.20%	10%/10%	95	2.75%(0.80), 81-89, 1.30%
	EquiTrust	Certainty Select	5.25%	5.25%	Int/Int	90	3.00% (0.80), 2.25% 81-90
6 Years	Nassau Life	Simple Annuity 6 MVA	5.40%	5.40%	5%/5%	85	2.60%, 0.80,81-85, 1.35%
	Oceanview	Harbourview 6 (\$80k+) lower in CA	4.95%	4.60%	0%/10%	89	1.25% (0-79) .625% (80-90)
	Sagacor	Milestone MYGA (lower in CA)	5.25%	5.05%	0%/10%	90	2.00% (0.80)*
	Pacific Guardian Life	Diamond Head 6	5.00%	5.00%	10%/10%	85	2.25% (18-85)
	EquiTrust	Certainty Select	5.35%	5.35%	Int/Int	90	3.00% (0-79) 2.25% 81-90
	American National Life	Palladium MYG Annuity 6MVA (bonus 1 st yr)	9.40% (250K)	9.30% (5K)	10%/10%	90	0.80,2.50%,81-
	Atlantic Coast Life	Base Rate guaranteed for surrender period Safe Haven 6 MVA (5K minimum)	4.40% base rate 5.87%	4.30% base rate 5.87%	0%/0% add rider for liquidity	85	85,1.25%, 86-90, .65% 0-80, 2.40%, 81-85, 1.30%
7 Years	Ibexis	MYGA Plus (simple interest)	5.80%	5.45%	0%/10%	85	3.00% (0-75)
	Athene	MaxRate (most states)	4.80%	4.55%	Int/Int	83	2.50% (0-75)
	Revol One Financial	Direct Growth 7 year MVA	5.85%	5.85%	0%/0%	85qual 90 non	2.00% (0.80) 81-90, .90%
	Nassau Life	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.45%	5.45%	0%/0%	85	2.60% (0-75)
	Aspida	Synergy Choice 7	5.25%	5.10%	Addrider(s)	90	2.50% (18-80)
	Clear Spring	Preserve MYG (\$250k+)	5.35%	5.05%	Int/10%	90	2.50% (0.80)
	Knighthead Life	Staysail 7 mva (simple interest)	6.50%	6.25%	0%/0%	85	2.50%(0.80) 81,1%
	Global Atlantic	SecureFore 7	4.85%	4.65%	10%/10%	85	3.00% (0.80)
	Sagacor	Milestone MYGA (lower in CA)	5.25%	5.10%	0%/10%	90	2.55% (0.80)*
	GILICO	Guaranty Rate Lock 7 MVA	4.80%	4.70%	0%/5%	90	3.00%, 0-74,75-90, 1.50%
	Liberty Bankers Life	Heritage Premier 7 MVA	5.00%	5.00%	int/int	85	1.80,2.15%,81 up .45%
	Oceanview	Harbourview 7 (\$80k+) lower in CA	4.75%	4.40%	0%/10%	89	2.75% (0-79)
	American National Life	Palladium MYGAnnuity 7 MVA	4.80%	4.70%	10%/10%	90	2.75%, (0.80),1.4%,(81-85)
	Delaware Life	Pinnacle Plus MYGA7	4.80%	4.55%	0%/10%	85	0.80,2.50%,81-85, 1.25%
	Farnas Life	Safeguard Plus	5.70%	5.70%	Int/Int	90	2.75% (0-75)
10 Years	Axonix Insurance Services	Waypoint 7 MYGAmva	5.50%	5.20%	0%/10%	89	3.25% (0.89)
	Ohio State Life	Nex7 MVA	5.00%	5.00%	Addriders	85	0.80, 2.75%, 88-85, 1.375%
	Clear Spring Life	Preserve MYGA10 MVA	5.35%	5.05%	0%/10%	90	0.80,3.00%,81-85, 2.25%
	EquiTrust	Certainty Select	5.50%	5.50%	Int/Int	90	3.00% (0.80)
	Axonix Insurance Services	Waypoint 10 MYGAmva	5.50%	5.20%	0%/10%	89	4.00% (0.89)
	Delaware Life	Pinnacle Plus MYGA10 MVA	4.85%	4.60%	0%/10%	85	0.80,3.00%,81-85, 1.50%
	Oceanview	Harbourview 10 (\$80k+) lower in CA	5.20%	4.85%	0%/10%	89	2.75% (0-79)
	Farnas Life	Safeguard Plus	5.80%	5.80%	Int/Int	90	3.00% (0-75)
	Pacific Guardian Life	Diamond Head 10	5.00%	5.00%	10%/10%	85	1.85%, 2.75%