



MYGA Products

List filtered for Fidelity & Guaranty Life, Lincoln Financial, The Standard, Corebridge Financial, MassMutual Ascend Life Insurance Company, Protective Life, Securian Financial, Prosperity S.USA Life, United Life Insurance Company, CL Life, National Life Group, Ibexis, AuguStar, Stellar National Life, Heartland National, Revol One Financial, Talcott Financial Group

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs	Int / Int	04/01/2026		5.15	5.15	1.00	2 yrs	5.15	0-80: 1.00+ 81-90: 0.60+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>High Band</i>	A-	85	500,000	2 yrs	10% / 10%	12/22/2025		4.80	4.80	0.15	2 yrs	4.80	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Mid Band</i>	A-	85	100,000	2 yrs	10% / 10%	12/22/2025		4.70	4.70	0.15	2 yrs	4.70	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Low Band</i>	A-	85	25,000	2 yrs	10% / 10%	12/22/2025		4.45	4.45	0.15	2 yrs	4.45	0-75: 1.00+ 76-UP: 0.70+
Rate Guaranteed 3-Years													
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	04/13/2026		5.55	5.55	0.10	3 yrs	5.55	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	04/13/2026		5.45	5.45	0.10	3 yrs	5.45	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%	04/13/2026		5.45	5.45	0.10	3 yrs	5.45	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	04/13/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
HEARTLAND NATIONAL Secure Rate 3 MVA	B++	90	5,000	3 yrs	Int / Int	04/16/2026		5.40	5.40	3.00	3 yrs	5.40	0-74: 1.95+ 75-UP: 1.10+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs	Int / Int	04/01/2026		5.35	5.35	1.00	3 yrs	5.35	0-80: 1.75+ 81-90: 1.25+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	04/13/2026		5.35	5.35	0.10	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	04/13/2026		5.35	5.35	0.10	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.40	5.40	0.05	3 yrs	5.13	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.30	5.30	0.05	3 yrs	5.04	0-80: 1.50+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>High Band</i>	A-	85	500,000	3 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	3 yrs	4.95	0-75: 1.50+ 76-UP: 1.00+

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IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	04/30/2026		5.10	5.10	0.05	3 yrs	4.86	0-80: 1.50+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA Mid Band	A-	85	100,000	3 yrs	10% / 10%	12/22/2025		4.85	4.85	0.15	3 yrs	4.85	0-75: 1.50+ 76-UP: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs	0% / 10%	04/30/2026		5.00	5.00	0.05	3 yrs	4.77	0-80: 1.50+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	500,000	3 yrs	0% / 10%	05/01/2026		4.75	4.75	2.50	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	05/04/2026		4.65	4.65	0.10	3 yrs	4.65	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 MVA Mid Band	A+	90	100,000	3 yrs	0% / 10%	05/01/2026		4.65	4.65	2.50	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA High Band	A+	90	500,000	3 yrs	10% / 10%	05/01/2026		4.65	4.65	2.50	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA Mid Band	A	90	100,000	3 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	3 yrs	4.60	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA High Band	A	90	250,000	3 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	3 yrs	4.60	18-80: 2.00+ 81-UP: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA Low Band	A-	85	25,000	3 yrs	10% / 10%	12/22/2025		4.60	4.60	0.15	3 yrs	4.60	0-75: 1.50+ 76-UP: 1.00+
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs	Int / Int	05/04/2026		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
AUGUSTAR LunarGuard 3 MVA MVA High Band	A	92	100,000	3 yrs	5% / 5%	04/15/2026		4.60	4.60	0.25	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA MVA High Band	A	92	100,000	3 yrs	5% / 5%	04/15/2026		4.60	4.60	1.45	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs	Int / Int	05/04/2026		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.50+ 81-93: 0.50+

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NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	05/04/2026		4.55	4.55	0.10	3 yrs	4.55	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	05/01/2026		4.55	4.55	2.50	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROP ROP <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/01/2026		4.50	4.50	2.75	3 yrs	4.50	0-79: 1.50+ 80-90: 0.75+
AUGUSTAR LunarGuard 3 <i>High Band</i>	A	92	100,000	3 yrs	5% / 5%	04/15/2026		4.50	4.50	0.25	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 CA <i>High Band</i>	A	92	100,000	3 yrs	5% / 5%	04/15/2026		4.50	4.50	1.45	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	05/01/2026		4.50	4.50	2.50	3 yrs	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	09/22/2025		4.50	4.50	1.00	3 yrs	4.50	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	3 yrs	4.50	0-80: 1.50 81-85: 0.75

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs	0% / 10%	05/04/2026		4.45	4.45	0.10	3 yrs	4.45	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.50 81-85: 0.75
AUGUSTAR LunarGuard 3 MVA MVA Low Band	A	92	10,000	3 yrs	5% / 5%	04/15/2026		4.40	4.40	0.25	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA MVA Low Band	A	92	10,000	3 yrs	5% / 5%	04/15/2026		4.40	4.40	1.45	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA Low Band	A+	90	25,000	3 yrs	10% / 10%	05/01/2026		4.40	4.40	2.50	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy High Band	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA Low Band	A	90	25,000	3 yrs	0% / 10%	04/20/2026		4.35	4.35	0.25	3 yrs	4.35	18-80: 2.00+ 81-UP: 1.00+
THE STANDARD Multi-Choice 3 MVA Low Band	A	93	15,000	3 yrs	0% / 0%	05/04/2026		4.35	4.35	0.10	3 yrs	4.35	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) High Band	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP High Band	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.50 81-85: 0.75
THE STANDARD Focused Growth Annuity 3 MVA Low Band	A	93	15,000	3 yrs	Int / Int	05/04/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
AUGUSTAR LunarGuard 3 Low Band	A	92	10,000	3 yrs	5% / 5%	04/15/2026		4.30	4.30	0.25	3 yrs	4.30	18-80: 1.50+ 81-92: 0.75+

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AUGUSTAR LunarGuard 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	04/15/2026		4.30	4.30	1.45	3 yrs	4.30	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	05/04/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	05/04/2026		4.25	4.25	0.10	3 yrs	4.25	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.50 81-85: 0.75

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NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	0.10	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs ↻	4.20	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs ↻	4.20	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.50+ 81-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROU ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	3 yrs	4.15	18-80: 2.00+ 81-UP: 1.00+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	05/04/2026		4.15	4.15	0.10	3 yrs ↻	4.15	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs ↻	4.10	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs ↻	4.10	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	3 yrs	4.05	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	3 yrs	4.05	0-80: 1.50+ 81-85: 0.75+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	04/13/2026		4.00	4.00	1.00	3 yrs ↻	4.00	18-80: 1.75+ 81-UP: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs	3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	3 yrs	3.95	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	3 yrs	3.95	0-80: 1.50+ 81-85: 0.75+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		3.90	3.90	0.10	3 yrs	3.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	03/01/2026		3.60	3.60	1.00	3 yrs	3.60	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	03/02/2026		3.60	3.60	0.25	3 yrs	3.60	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	03/01/2026		3.45	3.45	1.00	3 yrs	3.45	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	03/01/2026		3.40	3.40	1.00	3 yrs	3.40	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	03/01/2026		3.25	3.25	1.00	3 yrs	3.25	
Rate Guaranteed 4-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>High Band</i>	A-	85	500,000	4 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	4 yrs	4.95	0-75: 1.50+ 76-UP: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Mid Band</i>	A-	85	100,000	4 yrs	10% / 10%	12/22/2025		4.85	4.85	0.15	4 yrs	4.85	0-75: 1.50+ 76-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	4 yrs	4.60	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	4 yrs	4.60	18-80: 2.50+ 81-UP: 1.25+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Low Band</i>	A-	85	25,000	4 yrs	10% / 10%	12/22/2025		4.60	4.60	0.15	4 yrs	4.60	0-75: 1.50+ 76-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.55	4.55	1.00	4 yrs	4.55	0-80: 2.00 81-85: 1.00
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	4 yrs	4.50	0-80: 2.00 81-85: 1.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.45	4.45	0.25	4 yrs	4.45	18-75: 1.50+ 76-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	4 yrs	4.45	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	4 yrs	4.40	0-80: 2.00+ 81-85: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA Low Band	A	90	25,000	4 yrs	0% / 10%	04/20/2026		4.35	4.35	0.25	4 yrs	4.35	18-80: 2.50+ 81-UP: 1.25+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) High Band	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	4 yrs	4.35	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP High Band	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	4 yrs	4.35	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA Low Band	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA Mid Band	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP High Band	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA Low Band	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	4 yrs	4.25	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA Mid Band	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	4 yrs	4.25	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP Low Band	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP Mid Band	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP High Band	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00+ 81-85: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP Low Band	A	90	25,000	4 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	4 yrs	4.15	18-80: 2.50 81-UP: 1.25
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy Low Band	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	4 yrs	4.15	0-80: 2.00+ 81-85: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	4 yrs	4.15	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	4 yrs	4.05	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	4 yrs	4.05	0-80: 2.00+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.00	4.00	0.25	4 yrs	4.00	18-75: 1.50+ 76-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	4 yrs	3.95	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	4 yrs	3.95	0-80: 2.00+ 81-85: 1.00+
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	03/01/2026		3.25	3.25	2.40	4 yrs	3.25	
Rate Guaranteed 5-Years													
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	5 yrs	5.85	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	04/13/2026		5.75	5.75	0.10	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs	Int / Int	04/16/2026		5.75	5.75	3.00	5 yrs	5.75	0-74: 2.45+ 75-UP: 1.70+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs	Int / Int	04/01/2026		5.50	5.50	1.00	5 yrs	5.50	0-UP: 2.50+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.90	5.90	0.05	5 yrs	5.31	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.80	5.80	0.05	5 yrs	5.22	0-80: 2.50+ 81-85: 1.25+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>High Band</i>	A-	85	500,000	5 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	5 yrs	5.20	0-75: 2.25+ 76-UP: 1.50+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	05/05/2026		5.15	5.15	2.25	5 yrs	5.15	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/22/2025		5.10	5.10	0.15	5 yrs	5.10	0-75: 2.25+ 76-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	05/01/2026		5.10	5.10	2.50	5 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/30/2026		5.60	5.60	0.05	5 yrs	5.06	0-80: 2.50+ 81-85: 1.25+
AUGUSTAR LunarGuard 5 MVA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	04/15/2026		5.05	5.05	0.25	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	04/15/2026		5.05	5.05	1.45	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	05/04/2026		5.05	5.05	0.10	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	05/01/2026		5.05	5.05	2.50	5 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/04/2026		5.00	5.00	0.10	5 yrs	5.00	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	05/04/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	05/01/2026		5.00	5.00	2.50	5 yrs	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/30/2026		5.50	5.50	0.05	5 yrs	4.98	0-80: 2.50+ 81-85: 1.25+
AUGUSTAR LunarGuard 5 <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	04/15/2026		4.95	4.95	0.25	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	04/15/2026		4.95	4.95	1.45	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/04/2026		4.95	4.95	0.10	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	05/01/2026		4.95	4.95	2.50	5 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	5 yrs	4.95	0-80: 2.50+ 81-85: 1.50+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	04/01/2026		4.90	4.90	2.75	5 yrs	4.90	0-79: 2.00+ 80-90: 1.00+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	05/01/2026		4.90	4.90	2.50	5 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	5 yrs	4.90	0-80: 2.50+ 81-85: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	10% / 10%	12/22/2025		4.85	4.85	0.15	5 yrs	4.85	0-75: 2.25+ 76-UP: 1.50+
AUGUSTAR LunarGuard 5 MVA <i>MVA Low Band</i>	A	90	10,000	5 yrs	5% / 5%	04/15/2026		4.85	4.85	0.25	5 yrs	4.85	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA <i>MVA Low Band</i>	A	90	10,000	5 yrs	5% / 5%	04/15/2026		4.85	4.85	1.45	5 yrs	4.85	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/04/2026		4.85	4.85	0.10	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>MVA MVA High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.85	4.85	1.00	5 yrs	4.85	0-80: 3.00 81-85: 2.00
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	03/01/2026		4.80	4.80	1.00	5 yrs	4.80	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	05/05/2026		4.80	4.80	2.25	5 yrs	4.80	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	05/01/2026		4.80	4.80	2.50	5 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>MVA MVA High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.80	4.80	1.00	5 yrs	4.80	0-80: 3.00 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/15/2026		4.75	4.75	0.10	5 yrs	4.75	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AUGUSTAR LunarGuard 5 <i>Low Band</i>	A	90	10,000	5 yrs	5% / 5%	04/15/2026		4.75	4.75	0.25	5 yrs	4.75	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	5% / 5%	04/15/2026		4.75	4.75	1.45	5 yrs	4.75	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	05/04/2026		4.75	4.75	0.10	5 yrs	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA Low Band</i>	A-	85	5,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 3.00+ 81-85: 2.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026		4.65	4.65	0.10	5 yrs	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	03/01/2026		4.65	4.65	1.00	5 yrs	4.65	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	03/23/2026		4.65	4.65	0.25	5 yrs	4.65	0-80: 2.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.60	4.60	0.25	5 yrs	4.60	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	5 yrs	4.60	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	5 yrs	4.60	18-80: 3.00+ 81-UP: 1.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	03/01/2026		4.60	4.60	1.00	5 yrs	4.60	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs ↻	4.60	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	5 yrs	4.55	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	5 yrs	4.55	18-85: 2.00+ 86-90: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026		4.55	4.55	0.10	5 yrs	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.50	4.50	0.25	5 yrs	4.50	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.45	4.45	0.25	5 yrs	4.45	18-75: 2.00+ 76-85: 1.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	03/26/2026		4.45	4.45	2.30	5 yrs	4.45	0-80: 2.00+ 81-85: 1.55+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	03/01/2026		4.45	4.45	1.00	5 yrs	4.45	
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs ↻	4.45	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs ↻	4.45	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	5 yrs	4.40	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	5 yrs	4.40	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROU with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		4.35	4.35	0.25	5 yrs	4.35	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	04/20/2026		4.35	4.35	0.25	5 yrs	4.35	18-80: 3.00+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	03/23/2026		4.35	4.35	0.25	5 yrs	4.35	0-80: 2.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs	4.35	0-80: 3.00+ 81-85: 2.00+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.30	4.30	0.10	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	5 yrs	4.30	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	5 yrs	4.30	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	5 yrs	4.25	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	5 yrs	4.25	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		4.15	4.15	0.25	5 yrs	4.15	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.15	4.15	0.25	5 yrs	4.15	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROU ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	5 yrs	4.15	18-80: 3.00+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	5 yrs	4.15	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	5 yrs	4.15	0-80: 3.00+ 81-85: 2.00+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	04/13/2026		4.00	4.00	1.00	5 yrs	4.00	18-80: 3.00+ 81-UP: 1.75+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/05/2026		3.95	3.95	2.25	5 yrs	3.95	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
STELLAR NATIONAL LIFE Stellar Security 5	B	90	5,000	5 yrs	Int / 10%	09/17/2024		3.95	3.95	1.00	5 yrs	3.95	18-80: 2.50+ 81-90: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPR <i>ROP Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		3.90	3.90	0.25	5 yrs	3.90	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPR with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		3.75	3.75	0.25	5 yrs	3.75	18-85: 2.00+ 86-90: 1.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/15/2026		3.65	3.65	0.10	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
Rate Guaranteed 6-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>High Band</i>	A-	85	500,000	6 yrs	10% / 10%	12/22/2025		5.30	5.30	0.15	6 yrs	5.30	0-75: 2.25+ 76-UP: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Mid Band</i>	A-	85	100,000	6 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	6 yrs	5.20	0-75: 2.25+ 76-UP: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Low Band</i>	A-	85	25,000	6 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	6 yrs	4.95	0-75: 2.25+ 76-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.45	4.45	0.25	6 yrs	4.45	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.15	4.15	0.25	6 yrs	4.15	18-75: 2.00+ 76-85: 1.00+
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	03/01/2026		3.45	3.45	2.40	6 yrs	3.45	
Rate Guaranteed 7-Years													
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	7 yrs	5.85	0-80: 2.00+ 81-UP: 0.90+
HEARTLAND NATIONAL Secure Rate 7 MVA	B++	90	5,000	7 yrs	Int / Int	04/16/2026		5.80	5.80	3.00	7 yrs	5.80	0-74: 2.70+ 75-UP: 1.70+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	7 yrs	5.75	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%	04/13/2026		5.75	5.75	0.10	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	04/13/2026		5.75	5.75	0.10	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA High Band	A-	85	500,000	7 yrs	10% / 10%	12/22/2025		5.30	5.30	0.15	7 yrs	5.30	0-75: 2.75+ 76-UP: 2.00+
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs	0% / 10%	04/30/2026		6.15	6.15	0.05	7 yrs	5.25	0-75: 3.00+ 76-80: 1.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA Mid Band	A-	85	100,000	7 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	7 yrs	5.20	0-75: 2.75+ 76-UP: 2.00+
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs	0% / 10%	04/30/2026		6.05	6.05	0.05	7 yrs	5.17	0-75: 3.00+ 76-80: 1.75+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA High Band	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		5.15	5.15	1.00	7 yrs	5.15	0-80: 3.00+ 81-85: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	05/01/2026		5.10	5.10	2.50	7 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA High Band	A-	85	100,000	7 yrs	0% / 10%	09/22/2025		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarGuard 7 MVA MVA High Band	A	88	100,000	7 yrs	5% / 5%	04/15/2026		5.05	5.05	0.25	7 yrs	5.05	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA High Band	A	88	100,000	7 yrs	5% / 5%	04/15/2026		5.05	5.05	1.45	7 yrs	5.05	18-80: 3.25+ 81-88: 2.25+
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	05/05/2026		5.05	5.05	2.25	7 yrs	5.05	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 7 MVA Mid Band	A+	90	100,000	7 yrs	0% / 10%	05/01/2026		5.05	5.05	2.50	7 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	05/01/2026		5.00	5.00	2.50	7 yrs	5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		5.00	5.00	1.00	7 yrs	5.00	0-80: 3.50 81-85: 2.00
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs	0% / 10%	04/30/2026		5.80	5.80	0.05	7 yrs	4.99	0-75: 3.00+ 76-80: 1.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	7 yrs	4.95	0-75: 2.75+ 76-UP: 2.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/01/2026		4.95	4.95	2.75	7 yrs	4.95	0-79: 2.25+ 80-90: 1.13+
AUGUSTAR LunarGuard 7 <i>High Band</i>	A	88	100,000	7 yrs	5% / 5%	04/15/2026		4.95	4.95	0.25	7 yrs	4.95	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA <i>High Band</i>	A	88	100,000	7 yrs	5% / 5%	04/15/2026		4.95	4.95	1.45	7 yrs	4.95	18-80: 3.25+ 81-88: 2.25+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	05/01/2026		4.95	4.95	2.50	7 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.50 81-85: 2.00
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs	0% / 10%	04/30/2026		5.70	5.70	0.05	7 yrs	4.91	0-75: 3.00+ 76-80: 1.75+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	05/01/2026		4.90	4.90	2.50	7 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA Low Band	A-	85	5,000	7 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA Mid Band	A-	85	50,000	7 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs	Int / Int	05/04/2026		4.85	4.85	0.10	7 yrs	4.85	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
AUGUSTAR LunarGuard 7 MVA MVA Low Band	A	88	10,000	7 yrs	5% / 5%	04/15/2026		4.85	4.85	0.25	7 yrs	4.85	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA Low Band	A	88	10,000	7 yrs	5% / 5%	04/15/2026		4.85	4.85	1.45	7 yrs	4.85	18-80: 3.25+ 81-88: 2.25+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy High Band	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.85	4.85	1.00	7 yrs	4.85	0-80: 3.50+ 81-85: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	04/15/2026		4.80	4.80	0.10	7 yrs	4.80	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs	0% / 0%	05/04/2026		4.80	4.80	0.10	7 yrs	4.80	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA High Band	A-	89	100,000	7 yrs	0% / Int	03/01/2026		4.80	4.80	1.00	7 yrs	4.80	
SECURIAN FINANCIAL SecureOption Choice 7 CA Low Band	A+	90	25,000	7 yrs	10% / 10%	05/01/2026		4.80	4.80	2.50	7 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP High Band	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) High Band	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.50+ 81-85: 2.00+
AUGUSTAR LunarGuard 7 Low Band	A	88	10,000	7 yrs	5% / 5%	04/15/2026		4.75	4.75	0.25	7 yrs	4.75	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA Low Band	A	88	10,000	7 yrs	5% / 5%	04/15/2026		4.75	4.75	1.45	7 yrs	4.75	18-80: 3.25+ 81-88: 2.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	05/04/2026		4.75	4.75	0.10	7 yrs	4.75	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50 81-85: 2.00
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	05/04/2026		4.70	4.70	0.10	7 yrs	4.70	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	05/05/2026		4.70	4.70	2.25	7 yrs	4.70	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	03/23/2026		4.70	4.70	0.25	7 yrs	4.70	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.50 81-85: 2.00
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	03/01/2026		4.65	4.65	1.00	7 yrs	4.65	
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	7 yrs	4.65	0-80: 3.50 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROP with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/20/2026		4.60	4.60	0.25	7 yrs	4.60	18-85: 2.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	7 yrs	4.60	18-80: 3.50+ 81-UP: 1.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA High Band	A	90	250,000	7 yrs	0% / 10%	04/20/2026		4.60	4.60	0.25	7 yrs	4.60	18-80: 3.50+ 81-UP: 1.75+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	05/04/2026		4.60	4.60	0.10	7 yrs ↻	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA Low Band	A-	89	25,000	7 yrs	0% / Int	03/01/2026		4.60	4.60	1.00	7 yrs	4.60	
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP Low Band	A-	85	2,000 QL 5,000 NQ	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP Mid Band	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy Low Band	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs	4.60	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy Mid Band	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs	4.60	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP High Band	A	85	100,000	7 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	7 yrs	4.55	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF High Band	A	85	100,000	7 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	7 yrs	4.55	18-85: 3.50+
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	05/04/2026		4.55	4.55	0.10	7 yrs ↻	4.55	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) Low Band	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) Mid Band	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP High Band	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	05/04/2026		4.50	4.50	0.10	7 yrs ↻	4.50	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	1.00	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	1.00	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	7 yrs	4.50	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.45	4.45	0.25	7 yrs ↻	4.45	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	05/04/2026		4.45	4.45	0.10	7 yrs ↻	4.45	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%	03/01/2026		4.45	4.45	1.00	7 yrs	4.45	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROP with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/20/2026		4.40	4.40	0.25	7 yrs	4.40	18-85: 2.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	05/04/2026		4.40	4.40	0.10	7 yrs ↻	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	03/23/2026		4.40	4.40	0.25	7 yrs	4.40	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GRO P ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/20/2026		4.35	4.35	0.25	7 yrs	4.35	18-85: 2.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GRO P <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/20/2026		4.35	4.35	0.25	7 yrs	4.35	18-85: 3.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	04/20/2026		4.35	4.35	0.25	7 yrs	4.35	18-80: 3.50+ 81-UP: 1.75+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	05/04/2026		4.30	4.30	0.10	7 yrs ↻	4.30	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	7 yrs	4.30	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	7 yrs	4.30	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/20/2026		4.20	4.20	0.25	7 yrs ↻	4.20	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GRO P ROP <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	7 yrs	4.15	18-80: 3.50+ 81-UP: 1.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	7 yrs	4.15	0-80: 3.50+ 81-85: 2.00+

MYGA Products

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PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	7 yrs	4.15	0-80: 3.50+ 81-85: 2.00+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	04/13/2026		4.00	4.00	1.00	7 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.65+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/20/2026		3.95	3.95	0.25	7 yrs	3.95	18-85: 3.50+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/05/2026		3.95	3.95	2.25	7 yrs	3.95	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/20/2026		3.90	3.90	0.25	7 yrs	3.90	18-85: 2.50+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	05/01/2026		3.75	3.75	2.50	7 yrs	3.75	0-80: 3.00+ 81-88: 1.875+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	04/15/2026		3.65	3.65	0.10	7 yrs	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	05/01/2026		3.65	3.65	2.50	7 yrs	3.65	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	05/01/2026		3.45	3.45	2.50	7 yrs	3.45	0-80: 3.00+ 81-88: 1.875+
Rate Guaranteed 8-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>High Band</i>	A-	85	500,000	8 yrs ↻	10% / 10%	12/22/2025		5.30	5.30	0.15	8 yrs ↻	5.30	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Mid Band</i>	A-	85	100,000	8 yrs ↻	10% / 10%	12/22/2025		5.20	5.20	0.15	8 yrs ↻	5.20	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Low Band</i>	A-	85	25,000	8 yrs ↻	10% / 10%	12/22/2025		4.95	4.95	0.15	8 yrs ↻	4.95	0-75: 2.75+ 76-UP: 2.00+
Rate Guaranteed 9-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>High Band</i>	A-	85	500,000	9 yrs ↻	10% / 10%	12/22/2025		5.30	5.30	0.15	9 yrs ↻	5.30	0-75: 2.75+ 76-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Mid Band</i>	A-	85	100,000	9 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	9 yrs	5.20	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	05/01/2026		5.20	5.20	2.50	9 yrs	5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	05/01/2026		5.10	5.10	2.50	9 yrs	5.10	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%	05/01/2026		5.05	5.05	2.50	9 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Low Band</i>	A-	85	25,000	9 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	9 yrs	4.95	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	05/01/2026		4.95	4.95	2.50	9 yrs	4.95	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%	05/01/2026		4.90	4.90	2.50	9 yrs	4.90	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%	05/01/2026		4.80	4.80	2.50	9 yrs	4.80	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
Rate Guaranteed 10-Years													
HEARTLAND NATIONAL Secure Rate 10 MVA	B++	90	5,000	10 yrs	Int / Int	04/16/2026		5.90	5.90	3.00	10 yrs	5.90	0-74: 3.20+ 75-UP: 1.70+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	10 yrs	5.85	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	10 yrs	5.75	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	04/13/2026		5.75	5.75	0.10	10 yrs	5.75	0-80: 2.50+ 81-UP: 1.20+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	10 yrs	5.65	0-80: 2.50+ 81-UP: 1.20+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA High Band	A-	85	500,000	10 yrs	10% / 10%	12/22/2025		5.30	5.30	0.15	10 yrs	5.30	0-75: 3.00+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA Mid Band	A-	85	100,000	10 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	10 yrs	5.20	0-75: 3.00+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA Low Band	A-	85	25,000	10 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	10 yrs	4.95	0-75: 3.00+ 76-UP: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA High Band	A	85	100,000	10 yrs	10% / 10%	04/15/2026		4.95	4.95	0.10	10 yrs	4.95	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA High Band	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.80	4.80	0.25	10 yrs	4.80	18-75: 2.50+ 76-85: 1.25+
THE STANDARD Focused Growth Annuity 10 MVA High Band	A	80	100,000	10 yrs	Int / Int	05/04/2026		4.55	4.55	0.10	10 yrs	4.55	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 MVA Low Band	A	80	15,000	10 yrs	Int / Int	05/04/2026		4.25	4.25	0.10	10 yrs	4.25	0-80: 3.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.20	4.20	0.25	10 yrs	4.20	18-75: 2.50+ 76-85: 1.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA Low Band	A	85	10,000	10 yrs	10% / 10%	04/15/2026		3.70	3.70	0.10	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+