



MYGA Products

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List filtered for Fidelity & Guaranty Life, Lincoln Financial, Integrity Life Insurance Company, The Standard, North American Company, American Equity Investment Life Insurance Company, MassMutual Ascend Life Insurance Company, Protective Life, Securian Financial, Oxford Life Insurance Company, United Life Insurance Company, CL Life, National Life Group, Ibexis, Stellar National Life, Revolver One Financial

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	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	11/03/2025		5.25	5.25	2 yrs ↻	5.25	0-80: 1.00+ 81-90: 0.60+
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	09/02/2025		5.65	5.65	3 yrs ↻	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	5.55	3 yrs ↻	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	5.55	3 yrs ↻	5.55	0-80: 1.00+ 81-UP: 0.50+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	11/03/2025		5.50	5.50	3 yrs ↻	5.50	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	09/02/2025		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00+ 81-UP: 0.50+
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	5.00	3 yrs ↻	5.00	0-80: 1.25+ 81-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/02/2025		5.10	5.10	3 yrs ↻	4.86	0-80: 1.50+ 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	4.80	3 yrs	4.80	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/02/2025		5.00	5.00	3 yrs ↻	4.77	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	10/02/2025		4.80	4.80	3 yrs ↻	4.59	0-80: 1.50+ 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	4.50	3 yrs	4.50	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%	10/02/2025		4.70	4.70	3 yrs ↻	4.49	0-80: 1.50+ 81-85: 1.00+

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	09/19/2025		4.45	4.45	3 yrs	4.45	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	09/26/2025		4.40	4.40	3 yrs	4.40	0-79: 1.50+ 80-90: 0.75+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025		4.40	4.40	3 yrs	4.40	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	11/01/2025		4.35	4.35	3 yrs	4.35	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	11/01/2025		4.25	4.25	3 yrs	4.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	09/25/2025		4.20	4.20	3 yrs	4.20	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	09/25/2025		4.15	4.15	3 yrs	4.15	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	09/25/2025		4.15	4.15	3 yrs	4.15	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	11/01/2025		4.15	4.15	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	09/25/2025		4.10	4.10	3 yrs	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	4.10	3 yrs	4.10	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	11/01/2025		4.10	4.10	3 yrs	4.10	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	09/19/2025		4.05	4.05	3 yrs	4.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
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	4.00	3 yrs	4.00	18-80: 1.75+ 81-UP: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	09/25/2025		4.00	4.00	3 yrs	4.00	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%	11/01/2025		4.00	4.00	3 yrs	4.00	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%	11/01/2025		3.95	3.95	3 yrs	3.95	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%	09/25/2025		3.90	3.90	3 yrs	3.90	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	09/25/2025		3.85	3.85	3 yrs	3.85	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	09/25/2025		3.85	3.85	3 yrs	3.85	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	11/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	09/25/2025		3.80	3.80	3 yrs	3.80	0-80: 1.50+ 81-93: 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	3.75	3 yrs	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	3.75	3 yrs	3.75	18-80: 1.50+ 81-UP: 1.13+

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	09/25/2025		3.70	3.70	3 yrs ↻	3.70	0-80: 1.50+ 81-93: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	09/22/2025		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	09/23/2025 ↻ 11/05/2025		3.60 3.60	0.00 3.60 ↻ 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	3.50	3 yrs	3.50	18-80: 1.50+ 81-UP: 1.13+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	09/23/2025 ↻ 11/05/2025		3.45 3.45	0.00 3.45 ↻ 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	09/23/2025 ↻ 11/05/2025		3.40 3.40	0.00 3.40 ↻ 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%	09/23/2025 ↻ 11/05/2025		3.25 3.25	0.00 3.25 ↻ 3.25	3 yrs	3.25 3.25	
Rate Guaranteed 4-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2025		4.70	4.70	4 yrs ↻	4.70	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	11/01/2025		4.40	3.40	4 yrs ↻	3.65	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%	09/23/2025 ↻ 11/05/2025		3.25 3.25	0.00 3.25 ↻ 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	6.00	5 yrs ↻	6.00	0-80: 1.50+ 81-UP: 0.75+

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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	5.90	5 yrs ↻	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	5.90	5 yrs ↻	5.90	0-80: 1.50+ 81-UP: 0.75+
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	5.80	5 yrs ↻	5.80	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	11/03/2025		5.50	5.50	5 yrs ↻	5.50	0-UP: 2.50+
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	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-UP: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/02/2025		5.60	5.60	5 yrs ↻	5.06	0-80: 2.50+ 81-85: 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	5.00	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/02/2025		5.50	5.50	5 yrs ↻	4.98	0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	09/19/2025		4.85	4.85	5 yrs ↻	4.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	10/02/2025		5.30	5.30	5 yrs ↻	4.81	0-80: 2.50+ 81-85: 1.25+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	09/26/2025		4.80	4.80	5 yrs ↻	4.80	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%	10/27/2025		4.80	4.80	5 yrs	4.80	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	09/23/2025 ↻ 11/05/2025		4.80 4.80	0.00 4.80 ↗ 4.80	5 yrs	4.80 4.80	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		4.80 4.80	0.00 4.80 ↗ 4.80	5 yrs	4.80 4.80	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+

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NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/01/2025		4.75	4.75	5 yrs	4.75	0-80: 2.00+ 81-85: 1.55+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	11/01/2025		4.75	4.75	5 yrs ↻	4.75	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	A-	85	10,000	5 yrs ↻	0% / 10%	10/02/2025		5.20	5.20	5 yrs ↻	4.73	0-80: 2.50+ 81-85: 1.25+
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	09/25/2025		4.70	4.70	5 yrs ↻	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 Low Band	A+	90	25,000	5 yrs	0% / 10%	03/04/2025		4.70	4.70	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	09/25/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	09/25/2025		4.65	4.65	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA High Band	A-	89	100,000	5 yrs	10% / 10%	09/23/2025 ↻ 11/05/2025		4.65 4.65	0.00 4.65 ↻ 4.65	5 yrs	4.65 4.65	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA High Band	A	93	100,000	5 yrs ↻	0% / 10%	09/25/2025		4.60	4.60	5 yrs ↻	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 Low Band	A+	90	20,000	5 yrs ↻	0% / Int	09/19/2025		4.60	4.60	5 yrs ↻	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA Low Band	A-	89	25,000	5 yrs	0% / Int	09/23/2025 ↻ 11/05/2025		4.60 4.60	0.00 4.60 ↻ 4.60	5 yrs	4.60 4.60	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band	A+	90	100,000	5 yrs	0% / 10%	03/04/2025		4.60	4.60	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	09/25/2025		4.50	4.50	5 yrs ↻	4.50	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>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	09/23/2025 ↻ 11/05/2025		4.45 4.45	0.00 4.45 ↕ 4.45	5 yrs	4.45 4.45	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		4.45 4.45	0.00 4.45 ↕ 4.45	5 yrs	4.45 4.45	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	11/01/2025		4.45	4.45	5 yrs	4.45	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%	09/25/2025		4.40	4.40	5 yrs ↻	4.40	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	09/25/2025		4.35	4.35	5 yrs ↻	4.35	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	09/25/2025		4.35	4.35	5 yrs ↻	4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	11/01/2025		4.35	4.35	5 yrs	4.35	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025	2.50	6.40 6.40	0.00 3.80 ↕ 3.80	5 yrs	4.31 4.31	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+

MYGA Products

OG

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	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	09/25/2025		4.30	4.30	5 yrs	4.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025		4.30	4.30	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	11/01/2025		4.30	4.30	5 yrs	4.30	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	09/25/2025		4.20	4.20	5 yrs	4.20	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%	11/01/2025		4.20	4.20	5 yrs	4.20	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%	11/01/2025		4.15	4.15	5 yrs	4.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	11/01/2025		4.05	4.05	5 yrs	4.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
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	4.00	5 yrs	4.00	18-80: 3.00+ 81-UP: 1.75+
STELLAR NATIONAL LIFE Stellar Security 5	B	90	5,000	5 yrs	Int / 10%	09/17/2024		3.95	3.95	5 yrs	3.95	18-80: 2.50+ 81-90: 1.50+
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	3.85	5 yrs	3.85	18-80: 2.25+ 81-UP: 1.69+

MYGA Products

OG

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	Years Rate GTD	GTD Yield Surrender	Commission
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	3.85	5 yrs	3.85	18-80: 2.25+ 81-UP: 1.69+
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/04/2025 ↪ 11/11/2025	2.50	5.88 5.88	0.00 3.30 3.30	5 yrs	3.81 3.81	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	11/04/2025 ↪ 11/11/2025	1.00	4.54 4.54	0.00 3.50 3.50	5 yrs	3.71 3.71	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	11/01/2025		4.50	3.50	5 yrs ↻	3.70	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	11/01/2025		4.30	3.55	5 yrs ↻	3.70	0-79: 5.00+ 80-85: 3.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/27/2025		3.65	3.65	5 yrs	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	3.60	5 yrs	3.60	18-80: 2.25+ 81-UP: 1.69+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/04/2025 ↪ 11/11/2025		3.60 3.60	0.00 3.60 3.60	5 yrs	3.60 3.60	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/04/2025 ↪ 11/11/2025	1.00	4.03 4.03	0.00 3.00 3.00	5 yrs	3.21 3.21	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
Rate Guaranteed 6-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	11/01/2025		5.15	5.15	6 yrs ↻	5.15	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	09/23/2025 ↪ 11/05/2025		3.45 3.45	0.00 3.45 3.45	6 yrs	3.45 3.45	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	11/01/2025		4.00	3.25	6 yrs ↻	3.37	0-79: 5.00+ 80-85: 3.00+

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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
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	6.00	7 yrs ↻	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	5.90	7 yrs ↻	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	5.90	7 yrs ↻	5.90	0-80: 2.00+ 81-UP: 0.90+
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	5.80	7 yrs ↻	5.80	0-80: 2.00+ 81-UP: 0.90+
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	5.45	7 yrs ↻	5.45	0-80: 2.75+ 81-UP: 1.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	11/01/2025		5.00	5.00	7 yrs ↻	5.00	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/02/2025		5.80	5.80	7 yrs ↻	4.99	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/02/2025		5.70	5.70	7 yrs ↻	4.91	0-75: 3.00+ 76-80: 1.75+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	09/26/2025		4.80	4.80	7 yrs ↻	4.80	0-79: 2.25+ 80-90: 1.13+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/27/2025		4.80	4.80	7 yrs	4.80	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	09/23/2025 ↻ 11/05/2025		4.80 4.80	0.00 4.80 ↕ 4.80	7 yrs	4.80 4.80	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/02/2025		5.45	5.45	7 yrs ↻	4.72	0-75: 3.00+ 76-80: 1.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	09/19/2025		4.70	4.70	7 yrs ↻	4.70	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		4.70 4.70	0.00 4.70 ↕ 4.70	7 yrs	4.70 4.70	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+

MYGA Products

OG

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	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/25/2025		4.65	4.65	7 yrs ↻	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/02/2025		5.35	5.35	7 yrs ↻	4.65	0-75: 3.00+ 76-80: 1.75+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	09/23/2025 ↻ 11/05/2025		4.65 4.65	0.00 4.65 ↻ 4.65	7 yrs	4.65 4.65	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	11/01/2025		4.65	4.65	7 yrs	4.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	09/25/2025		4.60	4.60	7 yrs ↻	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>Low Band</i>	A-	89	25,000	7 yrs	0% / Int	09/23/2025 ↻ 11/05/2025		4.60 4.60	0.00 4.60 ↻ 4.60	7 yrs	4.60 4.60	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/25/2025		4.55	4.55	7 yrs ↻	4.55	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%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	11/01/2025		4.55	4.55	7 yrs	4.55	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	09/25/2025		4.50	4.50	7 yrs ↻	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	11/01/2025		4.50	4.50	7 yrs	4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	09/23/2025 ↩ 11/05/2025		4.45 4.45	0.00 4.45 4.45	7 yrs	4.45 4.45	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	09/25/2025		4.40	4.40	7 yrs ↻	4.40	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	09/19/2025		4.40	4.40	7 yrs ↻	4.40	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	11/01/2025		4.40	4.40	7 yrs	4.40	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	09/25/2025		4.35	4.35	7 yrs ↻	4.35	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%	11/04/2025 ↩ 11/11/2025		4.35 4.35	0.00 4.35 4.35	7 yrs	4.35 4.35	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	11/01/2025		4.35	4.35	7 yrs	4.35	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%	09/25/2025		4.30	4.30	7 yrs ↻	4.30	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	09/25/2025		4.25	4.25	7 yrs ↻	4.25	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	11/01/2025		4.25	4.25	7 yrs	4.25	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+

MYGA Products

OG

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	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	09/25/2025		4.20	4.20	7 yrs ↻	4.20	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%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>MVA, ROP Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	09/25/2025		4.10	4.10	7 yrs ↻	4.10	0-80: 3.50+ 81-85: 1.75+ 86-91: 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	4.00	7 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.65+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	11/01/2025		3.75	3.75	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%	10/27/2025		3.65	3.65	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%	11/01/2025		3.65	3.65	7 yrs	3.65	0-80: 3.00+ 81-88: 1.875+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	11/01/2025		4.50	3.50	7 yrs	3.64	0-79: 4.00+ 80-85: 2.25+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/04/2025 ↻ 11/11/2025		3.60 3.60	0.00 3.60 3.60	7 yrs	3.60 3.60	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	11/01/2025		4.40	3.40	7 yrs ↻	3.54	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	11/01/2025		3.45	3.45	7 yrs	3.45	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%	11/01/2025		4.00	3.25	7 yrs ↻	3.36	0-79: 5.00+ 80-85: 3.00+
Rate Guaranteed 8-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	11/01/2025		5.20	5.20	8 yrs ↻	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+

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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 9-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	11/01/2025		5.10	5.10	9 yrs 	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	11/01/2025		4.85	4.85	9 yrs	4.85	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%	11/01/2025		4.75	4.75	9 yrs	4.75	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%	11/01/2025		4.70	4.70	9 yrs	4.70	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%	11/01/2025		4.60	4.60	9 yrs	4.60	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%	11/01/2025		4.55	4.55	9 yrs	4.55	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%	11/01/2025		4.45	4.45	9 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
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	6.00	10 yrs 	6.00	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%	09/02/2025		5.90	5.90	10 yrs 	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	5.90	10 yrs 	5.90	0-80: 2.50+ 81-UP: 1.20+
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	5.80	10 yrs 	5.80	0-80: 2.50+ 81-UP: 1.20+

MYGA Products

OG

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	Years Rate GTD	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs 	Int / 10%	11/01/2025		5.15	5.15	10 yrs 	5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	10/27/2025		4.95	4.95	10 yrs	4.95	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs 	Int / Int	09/25/2025		4.35	4.35	10 yrs 	4.35	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs 	Int / Int	09/25/2025		4.05	4.05	10 yrs 	4.05	0-80: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs 	10% / 10%	11/01/2025		4.70	3.70	10 yrs 	3.80	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	10/27/2025		3.70	3.70	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	11/01/2025		4.20	3.45	10 yrs 	3.52	0-79: 5.00+ 80-85: 3.00+