



MYGA Products

List filtered for North American Company, American National Insurance Company, Athene IA, EquiTrust Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Sagicor Life Insurance Company, Clear Spring Life, Mutual of Omaha, Delaware Life, Atlantic Coast Life, SILAC, Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, Farmers Life Insurance Company, Aspida, NexAnnuity, Axonic Insurance, Baltimore Life Insurance Company, Knighthead Life

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												
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	02/23/2026		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	02/23/2026		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs ↻	0% / 10%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	02/27/2026		4.25	4.25	2 yrs ↻	4.25	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A	89	20,000	2 yrs ↻	0% / 10%	02/27/2026		4.25	4.25	2 yrs ↻	4.25	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	01/26/2026		3.85	3.85	2 yrs	3.85	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	01/26/2026		3.70	3.70	2 yrs	3.70	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.15	3.15	2 yrs ↻	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	12/10/2025		2.60	2.60	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	3 yrs ↻	5.78	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.35	5.35	3 yrs ↻	5.68	0-80: 1.50+ 81-90: 1.00+

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ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs	0% / 0%	07/30/2025		6.20	5.20	3 yrs	5.53	86-90: 1.00+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	02/23/2026		5.40	5.40	3 yrs	5.40	0-89: 1.50+
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs	0% / 0%	06/09/2025		5.20	5.20	3 yrs	5.36	0-80: 1.25+ 81-90: 0.75+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs	0% / 0%	03/01/2026		5.35	5.35	3 yrs	5.35	0-75: 1.75+ 76-90: 1.25+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.60	5.60	3 yrs	5.31	0-80: 1.50+ 81-UP: 0.75+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs	Int / Int	10/07/2025		5.30	5.30	3 yrs	5.30	0-75: 1.75+ 76-95: 1.25+
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	10/25/2025		5.25	5.25	3 yrs	5.25	0-80: 2.00+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.50	5.50	3 yrs	5.22	0-80: 1.50+ 81-UP: 0.75+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs	0% / 10%	06/09/2025		5.20	5.20	3 yrs	5.20	0-80: 1.25+ 81-90: 0.75+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	02/23/2026		5.10	5.10	3 yrs	5.10	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	12/15/2025		5.35	5.35	3 yrs	5.09	0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	10/21/2025 ↶ 03/10/2026		5.00 4.80	5.00 ↓ 4.80	3 yrs	5.00 4.80	0-80: 2.00+ 81-90: 1.50+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	12/15/2025		5.25	5.25	3 yrs	5.00	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	12/15/2025		5.25	5.25	3 yrs	5.00	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	12/15/2025		5.15	5.15	3 yrs	4.91	0-80: 1.50+ 81-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	03/01/2026		4.90	4.90	3 yrs	4.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	02/27/2026		4.80	4.80	3 yrs	4.80	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	02/27/2026		4.80	4.80	3 yrs	4.80	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	02/27/2026		4.80	4.80	3 yrs	4.80	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	02/27/2026		4.80	4.80	3 yrs	4.80	0-79: 1.50+ 80-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	11/21/2025		4.80	4.80	3 yrs	4.80	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	12/15/2025		5.00	5.00	3 yrs	4.77	0-80: 1.50+ 81-UP: 0.75+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	02/09/2026		4.75	4.75	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	11/21/2025		4.75	4.75	3 yrs	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		4.75	4.75	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	03/01/2026		4.75	4.75	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	03/01/2026		4.75	4.75	3 yrs	4.75	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	03/01/2026		4.70	4.70	3 yrs	4.70	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		5.35	4.35	3 yrs	4.68	18-80: 1.50+ 81-UP: 0.40+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	12/15/2025		4.90	4.90	3 yrs	4.68	0-80: 1.50+ 81-UP: 0.75+

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ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025 ↪ 03/11/2026		4.65 4.50	-0.15 ↓ 4.50	3 yrs	4.65 4.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025 ↪ 03/11/2026		4.65 4.50	-0.15 ↓ 4.50	3 yrs	4.65 4.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	02/25/2026		4.65	4.65	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	03/01/2026		4.65	4.65	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	01/21/2026		4.60	4.60	3 yrs ↻	4.60	18-85: 1.50+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	02/09/2026		4.60	4.60	3 yrs	4.60	18-80: 2.00+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	03/01/2026		4.60	4.60	3 yrs ↻	4.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	03/02/2026		4.60	4.60	3 yrs ↻	4.60	0-80: 2.00+ 81-85: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	3 yrs ↻	4.55	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	02/25/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	02/25/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	02/25/2026		4.55	4.55	3 yrs ↻	4.55	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	03/01/2026		4.55	4.55	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	11/21/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.50	4.50	3 yrs	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		4.50	4.50	3 yrs	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	02/27/2026		4.45	4.45	3 yrs	4.45	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	02/27/2026		4.45	4.45	3 yrs	4.45	0-79: 1.50+ 80-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	03/01/2026		4.45	4.45	3 yrs	4.45	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	03/01/2026		4.45	4.45	3 yrs	4.45	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	01/26/2026		4.45	4.45	3 yrs	4.45	18-80: 1.50+ 81-90: 0.75+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025 03/11/2026		4.40 4.25	4.40 4.25	3 yrs	4.40 4.25	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025 03/11/2026		4.40 4.25	4.40 4.25	3 yrs	4.40 4.25	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	02/23/2026		4.40	4.40	3 yrs	4.40	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs	0% / 10%	03/02/2026		4.30	4.30	3 yrs	4.30	0-80: 2.00+ 81-85: 1.00+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	01/26/2026		4.30	4.30	3 yrs	4.30	18-80: 1.50+ 81-90: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	02/23/2026		4.00	4.00	3 yrs	4.00	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	11/21/2025		3.75	3.75	3 yrs	3.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		3.50	3.50	3 yrs	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs	Int / 5%	12/10/2025		3.15	3.15	3 yrs	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
Rate Guaranteed 4-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	02/27/2026		5.00	5.00	4 yrs	5.00	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	02/27/2026		5.00	5.00	4 yrs	5.00	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	02/27/2026		5.00	5.00	4 yrs	5.00	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	02/27/2026		5.00	5.00	4 yrs	5.00	0-79: 1.15+ 80-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs	5% / 5%	03/01/2026		5.00	5.00	4 yrs	5.00	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	03/01/2026		4.90	4.90	4 yrs	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	11/21/2025		4.80	4.80	4 yrs	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	11/21/2025		4.75	4.75	4 yrs	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	02/27/2026		4.65	4.65	4 yrs	4.65	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	02/27/2026		4.65	4.65	4 yrs	4.65	0-79: 1.15+ 80-UP: 1.15+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	01/21/2026		4.60	4.60	4 yrs	4.60	18-85: 2.00+

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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
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	03/01/2026		4.60	4.60	4 yrs	4.60	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs	0% / 10%	11/21/2025		4.55	4.55	4 yrs	4.55	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	11/21/2025		4.50	4.50	4 yrs	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	11/21/2025		3.95	3.95	4 yrs	3.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years												
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs	0% / 0%	07/30/2025		6.70	5.70	5 yrs	5.90	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B	90	5,000	5 yrs	0% / 0%	07/30/2025		6.65	5.65	5 yrs	5.85	0-80: 2.40+ 81-90: 1.30+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs	0% / 0%	03/01/2026		5.80	5.80	5 yrs	5.80	0-75: 2.50+ 76-90: 1.75+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs	Int / Int	10/07/2025		5.75	5.75	5 yrs	5.75	0-75: 2.50+ 76-95: 1.75+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	06/09/2025		5.55	5.55	5 yrs	5.68	0-80: 2.25+ 81-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B	90	5,000	5 yrs	0% / 0%	07/30/2025		6.45	5.45	5 yrs	5.65	86-90: 1.30+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	02/23/2026		5.65	5.65	5 yrs	5.65	0-89: 2.25+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	12/15/2025		6.30	6.30	5 yrs	5.63	0-80: 2.50+ 81-UP: 1.00+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs	0% / 10%	06/09/2025		5.55	5.55	5 yrs	5.55	0-80: 2.25+ 81-90: 1.25+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	12/15/2025		6.20	6.20	5 yrs	5.55	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	12/15/2025		6.05	6.05	5 yrs	5.43	0-80: 2.50+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	02/09/2026		5.40	5.40	5 yrs	5.40	18-80: 2.25+ 81-UP: 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	Years Rate GTD	GTD Yield Surrender	Commission
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		5.35	5.35	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		6.15	5.15	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	12/15/2025		5.95	5.95	5 yrs	5.35	0-80: 2.50+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	02/23/2026		5.30	5.30	5 yrs	5.30	0-89: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/21/2025 ↩ 03/10/2026		5.25 5.05	-0.20 5.25 ↓ 5.05	5 yrs	5.25 5.05	0-80: 3.00+ 81-90: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	03/01/2026		5.25	5.25	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	10/25/2025		5.25	5.25	5 yrs	5.25	0-80: 2.50+ 81-85: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	03/01/2026		5.25	5.25	5 yrs	5.25	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	01/26/2026		5.25	5.25	5 yrs	5.25	18-80: 2.25+ 81-90: 1.125+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	11/21/2025		5.20	5.20	5 yrs	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs	Int / Int	02/25/2026		5.20	5.20	5 yrs	5.20	18-75: 2.00+ 76-85: 1.70+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/15/2025		5.75	5.75	5 yrs	5.18	0-80: 2.50+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	02/09/2026		5.15	5.15	5 yrs	5.15	18-80: 3.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	11/21/2025		5.15	5.15	5 yrs	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.15	5.15	5 yrs	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+

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	Years Rate GTD	GTD Yield Surrender	Commission
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	02/25/2026		5.10	5.10	5 yrs	5.10	18-75: 2.00+ 76-85: 1.70+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs	Int / Int	02/25/2026		5.10	5.10	5 yrs	5.10	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	03/01/2026		5.10	5.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	03/01/2026		5.10	5.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/15/2025		5.65	5.65	5 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	01/26/2026		5.10	5.10	5 yrs	5.10	18-80: 2.25+ 81-90: 1.125+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	03/01/2026		5.05	5.05	5 yrs	5.05	0-80: 2.50+ 81-85: 1.30+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	03/01/2026		5.05	5.05	5 yrs	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	02/25/2026		5.00	5.00	5 yrs	5.00	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		5.00	5.00	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	03/01/2026		5.00	5.00	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	12/15/2025		5.50	5.50	5 yrs	4.98	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025 03/11/2026		4.95 4.80	-0.15 4.95 ↓ 4.80	5 yrs	4.95 4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 10%	11/21/2025		4.95	4.95	5 yrs	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 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	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	03/01/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	03/02/2026		4.95	4.95	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025 ↻ 03/11/2026		4.90 4.75	4.90 ↓ 4.75	5 yrs	4.90 4.75	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	02/27/2026		4.90	4.90	5 yrs ↻	4.90	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	02/27/2026		4.90	4.90	5 yrs ↻	4.90	0-79: 2.25+ 80-UP: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	11/21/2025		4.90	4.90	5 yrs ↻	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2026		4.90	4.90	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	12/15/2025		5.40	5.40	5 yrs	4.90	0-80: 2.50+ 81-UP: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	02/23/2026		4.85	4.85	5 yrs ↻	4.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	03/01/2026		4.85	4.85	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	02/02/2026		4.85	4.85	5 yrs ↻	4.85	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	01/21/2026		4.80	4.80	5 yrs ↻	4.80	18-85: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	02/27/2026		4.75	4.75	5 yrs ↻	4.75	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	02/27/2026		4.75	4.75	5 yrs ↻	4.75	0-79: 2.25+ 80-UP: 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	Years Rate GTD	GTD Yield Surrender	Commission
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	03/01/2026		4.75	4.75	5 yrs	4.75	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs	0% / 0%	12/10/2025		4.75	4.75	5 yrs	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025 ↩ 03/11/2026		4.70 4.55	4.70 ↓ 4.55	5 yrs	4.70 4.55	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	12/05/2025 ↩ 03/11/2026		4.65 4.50	-0.15 4.65 ↓ 4.50	5 yrs	4.65 4.50	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	03/02/2026		4.65	4.65	5 yrs	4.65	0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	02/23/2026		4.60	4.60	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	02/27/2026		4.55	4.55	5 yrs	4.55	0-79: 2.25+ 80-UP: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	11/21/2025		4.45	4.45	5 yrs	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	02/27/2026		4.40	4.40	5 yrs	4.40	0-79: 2.25+ 80-UP: 2.25+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	02/02/2026		4.20	4.20	5 yrs	4.20	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	02/02/2026		4.05	4.05	5 yrs	4.05	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs	0% / 0%	12/10/2025		3.75	3.75	5 yrs	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs	Int / 5%	12/10/2025		3.45	3.45	5 yrs	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 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	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	6 yrs ↻	5.87	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	6 yrs ↻	5.82	0-80: 2.40+ 81-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	6 yrs ↻	5.62	86-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	03/01/2026		9.70	4.70	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	03/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	03/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/21/2025 ↻ 03/10/2026		5.35 5.15	5.35 ↓ 5.15	6 yrs ↻	5.35 5.15	0-80: 3.00+ 81-90: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	03/01/2026		9.45	4.45	6 yrs ↻	5.27	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	03/01/2026		5.25	5.25	6 yrs ↻	5.25	0-80: 3.00+ 81-UP: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	03/01/2026		9.40	4.40	6 yrs ↻	5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	6 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	02/27/2026		5.15	5.15	6 yrs ↻	5.15	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	02/27/2026		5.15	5.15	6 yrs ↻	5.15	0-79: 1.25+ 80-UP: 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	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		9.30	4.30	6 yrs	5.12	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	03/01/2026		5.10	5.10	6 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs	0% / 10%	11/21/2025		5.05	5.05	6 yrs	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	02/27/2026		5.00	5.00	6 yrs	5.00	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	02/27/2026		5.00	5.00	6 yrs	5.00	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	11/21/2025		5.00	5.00	6 yrs	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	01/21/2026		4.80	4.80	6 yrs	4.80	18-85: 2.35+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	02/27/2026		4.80	4.80	6 yrs	4.80	0-79: 1.25+ 80-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	03/01/2026		4.80	4.80	6 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	02/27/2026		4.65	4.65	6 yrs	4.65	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	11/21/2025		4.65	4.65	6 yrs	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
Rate Guaranteed 7-Years												
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs	0% / 0%	07/30/2025		6.75	5.75	7 yrs	5.89	0-80: 2.65+ 81-90: 1.40+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B	90	5,000	7 yrs	0% / 0%	07/30/2025		6.70	5.70	7 yrs	5.84	0-80: 2.65+ 81-90: 1.40+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	03/01/2026		5.80	5.80	7 yrs	5.80	0-75: 2.75+ 76-90: 2.00+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs	Int / Int	10/07/2025		5.70	5.70	7 yrs	5.70	0-75: 2.75+ 76-90: 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	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B	90	5,000	7 yrs	0% / 0%	07/30/2025		6.50	5.50	7 yrs	5.64	86-90: 1.40+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA High Band	A-	85	100,000	7 yrs	0% / 0%	12/15/2025		6.50	6.50	7 yrs	5.50	0-80: 2.50+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	02/23/2026		5.50	5.50	7 yrs	5.50	0-89: 3.25+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	02/09/2026		5.45	5.45	7 yrs	5.45	18-80: 2.50+ 81-UP: 1.15+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) High Band	A-	85	100,000	7 yrs	0% / 0%	12/15/2025		6.40	6.40	7 yrs	5.43	0-80: 2.50+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		5.40	5.40	7 yrs	5.40	18-80: 2.00+ 81-UP: 0.40+
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	01/26/2026		5.40	5.40	7 yrs	5.40	18-80: 2.75+ 81-90: 1.375+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		6.25	5.25	7 yrs	5.39	18-80: 2.15+ 81-UP: 0.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA High Band	A	90	250,000	10 yrs	0% / 0%	03/01/2026		5.35	5.35	7 yrs	5.35	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA Low Band	A-	85	10,000	7 yrs	0% / 0%	12/15/2025		6.25	6.25	7 yrs	5.32	0-80: 2.50+ 81-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	03/01/2026		5.30	5.30	7 yrs	5.30	0-80: 3.00+ 81-85: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.25	5.25	7 yrs	5.25	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) Low Band	A-	85	10,000	7 yrs	0% / 0%	12/15/2025		6.15	6.15	7 yrs	5.25	0-80: 2.50+ 81-UP: 1.00+
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	01/26/2026		5.25	5.25	7 yrs	5.25	18-80: 2.75+ 81-90: 1.375+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	02/09/2026		5.20	5.20	7 yrs	5.20	18-80: 3.25+ 81-UP: 0.45+

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	Years Rate GTD	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/21/2025		5.20	5.20	7 yrs	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	03/01/2026		5.20	5.20	7 yrs	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	03/01/2026		5.20	5.20	7 yrs 	5.20	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs 	0% / 10%	02/23/2026		5.20	5.20	7 yrs 	5.20	0-89: 3.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs 	0% / 10%	02/27/2026		5.10	5.10	7 yrs 	5.10	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs 	0% / 10%	02/27/2026		5.10	5.10	7 yrs 	5.10	0-79: 2.75+ 80-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10	7 yrs	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	03/01/2026		5.10	5.10	7 yrs 	5.10	0-80: 3.00+ 81-85: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2026		5.10	5.10	7 yrs 	5.10	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	03/01/2026		5.10	5.10	7 yrs 	5.10	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	03/01/2026		5.10	5.10	7 yrs 	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	12/15/2025		5.95	5.95	7 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/21/2025		5.05	5.05	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	03/01/2026		5.05	5.05	7 yrs	5.05	0-80: 3.00+ 81-85: 1.50+ 86-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	Years Rate GTD	GTD Yield Surrender	Commission
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	12/15/2025		5.85	5.85	7 yrs	5.03	0-80: 2.50+ 81-UP: 1.00+
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs	0% / 0%	10/25/2025		5.00	5.00	7 yrs	5.00	0-80: 2.75+ 81-85: 1.375+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		5.00	5.00	7 yrs	5.00	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	02/02/2026		5.00	5.00	7 yrs	5.00	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	12/05/2025 ↪ 03/11/2026		4.95 4.80	-0.15 4.95 ↓ 4.80	7 yrs	4.95 4.80	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs	0% / 10%	02/27/2026		4.95	4.95	7 yrs	4.95	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	84	100,000	7 yrs	0% / 10%	02/27/2026		4.95	4.95	7 yrs	4.95	0-79: 2.75+ 80-UP: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	03/01/2026		4.95	4.95	7 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	03/02/2026		4.95	4.95	7 yrs	4.95	0-80: 2.50+ 81-85: 1.25+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	12/15/2025		5.70	5.70	7 yrs	4.91	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	12/05/2025 ↪ 03/11/2026		4.90 4.75	-0.15 4.90 ↓ 4.75	7 yrs	4.90 4.75	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	12/15/2025		5.60	5.60	7 yrs	4.84	0-80: 2.50+ 81-UP: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	01/21/2026		4.80	4.80	7 yrs	4.80	18-85: 2.45+

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	Years Rate GTD	GTD Yield Surrender	Commission
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	03/01/2026		4.80	4.80	7 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs	0% / 10%	02/27/2026		4.75	4.75	7 yrs	4.75	0-79: 2.75+ 80-UP: 2.75+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	12/05/2025 03/11/2026		4.70 4.55	4.70 -0.15 ↓ 4.55	7 yrs	4.70 4.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	11/21/2025		4.70	4.70	7 yrs	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs	0% / 10%	03/02/2026		4.70	4.70	7 yrs	4.70	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	12/05/2025 03/11/2026		4.65 4.50	4.65 -0.15 ↓ 4.50	7 yrs	4.65 4.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	84	20,000	7 yrs	0% / 10%	02/27/2026		4.60	4.60	7 yrs	4.60	0-79: 2.75+ 80-UP: 2.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	02/23/2026		4.55	4.55	7 yrs	4.55	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	02/02/2026		4.45	4.45	7 yrs	4.45	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	02/02/2026		4.30	4.30	7 yrs	4.30	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	02/23/2026		4.25	4.25	7 yrs	4.25	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	10/21/2025 03/10/2026		5.40 5.20	5.40 -0.20 ↓ 5.20	8 yrs	5.40 5.20	0-80: 3.00+ 81-90: 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	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10	8 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs	0% / 10%	03/01/2026		5.10	5.10	8 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95	8 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85	8 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/21/2026		4.80	4.80	8 yrs	4.80	18-85: 2.55+
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/01/2026		4.80	4.80	8 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years												
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	02/09/2026		5.50	5.50	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		6.35	5.35	9 yrs	5.46	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		5.45	5.45	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	02/09/2026		5.25	5.25	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA High Band	A	85	100,000	9 yrs	Int / Int	02/25/2026		5.20	5.20	9 yrs	5.20	18-75: 2.25+ 76-85: 2.00+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA Low Band	A	85	10,000	9 yrs	Int / Int	02/25/2026		5.10	5.10	9 yrs	5.10	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10	9 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	03/01/2026		5.10	5.10	9 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 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	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95	9 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85	9 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	01/21/2026		4.80	4.80	9 yrs	4.80	18-85: 2.65+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/01/2026		4.80	4.80	9 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years												
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs	0% / 0%	07/30/2025		6.80	5.80	10 yrs	5.90	0-80: 2.65+ 81-85: 1.40+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/07/2025		5.80	5.80	10 yrs	5.80	0-75: 3.00+ 76-95: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B	90	5,000	10 yrs	0% / 0%	07/30/2025		6.70	5.70	10 yrs	5.80	0-80: 2.65+ 81-UP: 1.40+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs	0% / 0%	07/30/2025		6.55	5.55	10 yrs	5.65	86-UP: 1.40+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/21/2025 03/10/2026		5.50 5.30	-0.20 5.50 5.30	10 yrs	5.50 5.30	0-80: 3.00+ 81-90: 2.25+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	02/23/2026		5.50	5.50	10 yrs	5.50	0-89: 4.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	02/27/2026		5.35	5.35	10 yrs	5.35	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	02/27/2026		5.35	5.35	10 yrs	5.35	0-79: 2.75+ 80-UP: 2.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs	Int / Int	02/25/2026		5.30	5.30	10 yrs	5.30	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	03/01/2026		5.25	5.25	10 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	02/27/2026		5.20	5.20	10 yrs	5.20	0-79: 2.75+ 80-UP: 2.75+

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	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	02/27/2026		5.20	5.20	10 yrs	5.20	0-79: 2.75+ 80-UP: 2.75+
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs	Int / Int	02/25/2026		5.20	5.20	10 yrs	5.20	18-75: 2.25+ 76-85: 2.00+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	02/23/2026		5.20	5.20	10 yrs	5.20	0-89: 4.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	03/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	03/01/2026		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	02/27/2026		5.00	5.00	10 yrs	5.00	0-79: 2.75+ 80-UP: 2.75+
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs	0% / 0%	10/25/2025		5.00	5.00	10 yrs	5.00	0-80: 3.00+ 81-85: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	03/01/2026		5.00	5.00	10 yrs	5.00	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	03/02/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	02/27/2026		4.85	4.85	10 yrs	4.85	0-79: 2.75+ 80-UP: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85	10 yrs	4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	01/21/2026		4.80	4.80	10 yrs	4.80	18-85: 2.75+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	03/01/2026		4.80	4.80	10 yrs	4.80	0-80: 3.00+ 81-85: 2.25+ 86-90: 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	Years Rate GTD	GTD Yield Surrender	Commission
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	0% / 10%	03/02/2026		4.70	4.70	10 yrs ↻	4.70	0-80: 3.00+ 81-85: 1.50+
Rate Guaranteed 20-Years									5.15			
								5.15				
								5.15				
								5.15				
								5.15				
								5.65				
								5.65				
								5.65				
								5.65				
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B	69	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.15	5.65	20 yrs ↻	5.89	0-75: 3.15+
									6.15			
									6.15			
									6.15			
									6.15			
									6.65			
									6.65			
									6.60			
									6.65			
									6.60			
									5.05			
									5.05			
									5.05			
									5.05			
									5.55			
									5.55			
									5.55			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B	50	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.05	5.55	20 yrs ↻	5.80	0-50: 3.15+
									6.05			
									6.05			
									6.05			
									6.05			
									6.55			
									6.55			
									6.55			
									6.55			

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	Years Rate GTD	GTD Yield Surrender	Commission
									4.90			
									4.90			
									4.90			
									4.90			
									4.90			
									5.40			
									5.40			
									5.40			
									5.40			
ATLANTIC COAST LIFE	B	75	5,000	20 yrs	0% / 0%	07/30/2025		4.90	5.40	20 yrs	5.65	70-75: 3.15+
Safe Haven 20 70-75 MVA, STEP RATE									5.90			
									5.90			
									5.90			
									5.90			
									5.90			
									6.40			
									6.40			
									6.40			
									6.40			
									6.40			