



**Most States** Please call for state approvals and product variations

Innovative products for the senior market

Rates subject to change

| Guarantee Period           | Company                       | Product(see notes)  | \$100k+ Effective Yield | Under\$100k Effective Yield | Liquidity Year1/ Yr2+ | Max Age                     | Commision (lowerforolder ages)         |
|----------------------------|-------------------------------|---|-------------------------|-----------------------------|-----------------------|-----------------------------|--|
| 1 Year                     | GCULIFE (A-)                  | 1 + 4 One Year window annuity   | 3.90%                   | 3.90%                       | 0%/100%               | 120                         | 050% (0-120)                           |
|                            | Oceanview (A-)                | Harbourview 2 (high band 80k up)  | 4.80%                   | 4.70% under 80k             | 0%/10%                | 89                          | 085% (0-79) 425% 8089                  |
| 2 Years                    | GBU Financial Life (A-)       | Asset Guard MYGA (100k high band, 25k low)  | 4.75%                   | 4.75%                       | 10%/10%               | 95                          | 080,140%, 81-90 .70%                   |
|                            | Axonix Insurance (A-)         | Waypoint 2 MYGA mva   | 5.00%                   | 4.70%                       | 0%/10%                | 89                          | 100% (089)                             |
|                            | SNFLife (NR)                  | Optimum 2 (minimum 1K)  | 3.25%                   | 3.25%                       | 0%/10%                | None                        | 100% (095)                             |
|                            | Ibexis (A-) (simple interest) | MYGAPLUS  | 5.40%                   | 5.10%                       | 0%/10%                | 85                          | 150% (080) 100% (8185)                 |
| 3 Years                    | CLLife (B++)                  | Sundance 3 (10k min qualified, 20k min non Q)                                       | 5.35%                   | 5.35%                       | Int/Int               | 90                          | 1.75% (0-80), 1.25% (81-90)            |
|                            | Aspida (A-)                   | Synergy Choice 3 (high band 100k) (low band 25k)                                    | 4.55%                   | 4.40%                       | Add rider(s)          | 90                          | 150% (18-80), .75% (81-90)             |
|                            | Athene (A+)                   | MaxRate (100k high band) (10k low band)   | 5.00%                   | 4.75%                       | Int/Int               | 85                          | 1.30% (0-75)                           |
|                            | Revol One Financial (B++)     | Direct Growth 3 year MVA 25k min  | 5.55%                   | 5.55%                       | 0%/0%                 | 85 equal 90 non             | 1.00% (0-80), 81-90, .50%              |
|                            | GBU Financial Life (A-)       | Asset Guard MYGA (100k high band, 25k low)  | 4.75%                   | 4.75%                       | 10%/10%               | 95                          | 080,200%, 81-90, 1.05%                 |
|                            | Knighthead Life (A-)          | Staysal 3 (simple interest) MVA   | 5.60%                   | 5.35%                       | 0%/0%                 | 85                          | 080,150%, 81 UP .75%                   |
|                            | Oceanview (A)                 | Harbourview 3 (\$80k+) lower in CA  | 4.90%                   | 4.55%                       | 0%/10%                | 89                          | 1.50% (0-79), .75%, 8089               |
|                            | Global Atlantic (A)           | SecureFore 3  | 4.10%                   | 3.90%                       | 10%/10%               | 85                          | 1.80% (0-80), .90%, 81-85              |
|                            | Axonix Insurance (A-)         | Waypoint 2 MYGA mva   | 5.45%                   | 5.10%                       | 0%/10%                | 89                          | 150% (089)                             |
|                            | Farmas Life (B++)             | Safeguard Plus  | 5.15%                   | 5.65%                       | Int/Int               | 95                          | 1.75% (0-75) 1.25%, 7695               |
|                            | American National (A)         | Palladium MYGA Annuity 3 MVA (250k high band)                                       | 4.70% (250 K)           | 4.60%                       | 10%/10%               | 90                          | 080,150%, 81-85, .75%                  |
|                            | Baltimore Life (B++)          | IQumulate 3 MVA   | 5.35%                   | 5.35%                       | 0%/0%                 | 90                          | 0-75, 1.85%, 76-90, 1.35%              |
|                            | Sagacor (A-)                  | Milestone MYGA (lower in CA)  | 4.80%                   | 4.55%                       | 0%/10%                | 90                          | 1.80% (080)*                           |
|                            | North American (A)            | Guarantee Plus  | 4.80%                   | 4.40%                       | 0%/Int                | 90                          | 150% (080)                             |
|                            | GILICO (A)                    | Guaranty Rate Lock 3 MVA  | 4.30%                   | 4.20%                       | Int/5%                | 100                         | 1.85% (0-74) .93%, 75-100              |
|                            | SILAC (B)                     | Secure Savings Elite (non FL)   | 4.50%                   | 4.50%                       | 0%/0% Add rider(s)    | 85                          | 1.75% (0-75) 150% (7680)               |
|                            | SNFLife (NR)                  | Optimum 3 Plus (50k minimum)  | 4.00% (25k up)          | 4.00% (min 50k)             | 0%/10%                | 95                          | 1.50% (0-79) 1.00% (80-up)             |
|                            | Ohio State Life (B+)          | Nex 3 MYGA  | 5.75%                   | 5.75%                       | 0%/0% Add rider(s)    | 85                          | 2.00% (080) 1.00% (81-85)              |
|                            | EquiTrust (B++)               | Certainty Select  | 4.80%                   | 4.80%                       | Int/Int               | 90                          | 2.00% (080) 150% (81-90)               |
|                            | American Life (B++)           | American Classic 3 year MYGA  | 5.26%                   | 5.26%                       | RMD Do acquire Bonus  | 90                          | 080, 1.25%, 81-90, .75%                |
| 4 Years                    | Sagacor Life (A-)             | Milestone MYGA mva 4 year   | 4.80%                   | 4.55%                       | 0%/10%                | 90                          | 080, 1.70%, 81-85, 1.05%               |
|                            | Oceanview (A)                 | Harbourview 4 (80k high band, 20k low band)   | 5.20% (80k plus)        | 4.85%                       | 0%/10%                | 89                          | 1.15% (0-79) 575%, 8089                |
|                            | Nassau Life (B++)             | Nassau Simple Annuity 4 MVA   | 5.00%                   | 5.00%                       | 5%/5%                 | 85                          | 080, 2.10%, 81-1.10%                   |
|                            | Ibexis (A-) (simple interest) | MYGAPLUS 100k high band, 10k low band   | 5.90%                   | 5.60%                       | 0%/10%                | 85                          | 250% (080) 1.25% (81-85)               |
| 5 Years                    | Athene (A+)                   | MaxRate (most states)   | 5.20%                   | 4.95%                       | Int/Int               | 83                          | 2.00% (0-75)                           |
|                            | Revol One Financial (B++)     | Direct Growth 5 year MVA 25k min  | 5.85%                   | 5.85%                       | 0%/0%                 | 85 equal 90 non             | 1.75% (0-80) 81-90, .75%               |
|                            | Aspida (A-)                   | Synergy Choice 5  | 5.30%                   | 5.15%                       | 0%/0% Add rider(s)    | 90                          | 2.25% (18-80) 81-90, 1.125%            |
|                            | Axonix Insurance (A-)         | Waypoint 5 MYGA mva   | 5.70%                   | 5.30%                       | 0%/10%                | 89                          | 2.25% (089)                            |
|                            | Nassau Life (B++)             | MY Annuity 5X 0%  | 5.25%                   | 5.25%                       | 0%/0%                 | 85                          | 2.10% (0-75) 1.10% (81-85)             |
|                            | F&G Life (A-)                 | Guarantee Platinum (eapp only)  | 4.90%                   | 4.90%                       | Int/Int               | 90                          | 2.00% (0-79) 1.00% (80-90)             |
|                            | Global Atlantic (A)           | SecureFore 5  | 5.10%                   | 4.90%                       | 10%/10%               | 85                          | 250% (080) 1.25% (81-85)               |
|                            | Farmas Life (B++)             | Safeguard Plus  | 6.00%                   | 6.00%                       | Int/Int               | 95                          | 250% (0-75)                            |
|                            | Sagacor (A-)                  | Milestone MYGA (lower in CA)  | 5.20%                   | 4.95%                       | 0%/10%                | 90                          | 250% (080)*                            |
|                            | American Life (B++)           | American Classic 5  | 5.58%                   | 5.58%                       | 0%/0%                 | 90                          | 080, 2.25%, 81-90, 1.25%               |
|                            | Baltimore Life (B++)          | IQumulate 5 MVA   | 5.80%                   | 5.80%                       | 0%/0%                 | 90                          | 0-75, 2.60%, 76-90, 1.85%              |
|                            | Delaware Life (A-)            | Pinnacle Plus MYGA 5 MVA  | 5.20%                   | 4.90%                       | 0%/10%                | 85                          | 080, 2.50%, 81-85, 1.25%               |
|                            | Pacific Guardian Life (A)     | Diamond Head 5  | 5.00%                   | 5.00%                       | 10%/10%               | 85                          | 2.25% (18-85)                          |
|                            | GILICO (A-)                   | Guaranty Rate Lock 5 (250k high/mid 100k)   | 4.80%                   | 4.70%                       | 0%/5%                 | 100                         | 2.75%, 0-74, 75-100, 1.50%             |
|                            | Oceanview (A)                 | Harbourview 5 (\$80k+) lower in CA  | 4.85%                   | 4.50%                       | 0%/10%                | 89                          | 2.25% (0-79) 1.25% (80-89)             |
|                            | Ohio State Life (B+)          | Nex 5 MVA   | 5.75%                   | 5.75%                       | 0%/0%, add rider(s)   | 85                          | 250% (080), 1.25% (81-85)              |
|                            | American National Life (A)    | Palladium MYGA 5 MVA 250K HIGH BAND   | 5.25%                   | 5.05%                       | 10%/10%               | 90                          | 250%, (080) 1.25% (81-85)              |
|                            | North American (A)            | Guarantee Plus  | 5.15%                   | 4.90%                       | 0%/Int                | 90                          | 200% (080)                             |
|                            | Knighthead Life (A-)          | Staysal 5 (simple interest) MVA   | 6.30%                   | 6.05%                       | 0%/0%                 | 85                          | 080, 250%, 81 up, 1.00%                |
|                            | Liberty Bankers Life (A-)     | Heritage Elite 5 MVA  | 5.30%                   | 5.30%                       | 0%/0%                 | 90                          | 1880, 2.25%, 81-90, 1.25%              |
| GBU Financial Life (A-)    | Asset Guard 5 mva             | 5.00%   | 5.00%                   | 10%/10%                     | 95                    | 2.75% (080), 81-89, 1.30%   |  |
| EquiTrust (B++)            | Certainty Select              | 5.05%   | 5.05%                   | Int/Int                     | 90                    | 3.00% (080), 2.25% 81-90    |  |
| 6 Years                    | Nassau Life (B++)             | Simple Annuity 6 MVA  | 5.25%                   | 5.25%                       | 5%/5%                 | 85                          | 260%, 080, 81-85, 1.35%                |
|                            | Oceanview (A)                 | Harbourview 6 (\$80k+) lower in CA  | 5.50%                   | 5.15%                       | 0%/10%                | 89                          | 1.25% (0-79) 625% (80-90)              |
|                            | Sagacor (A-)                  | Milestone MYGA (lower in CA)  | 5.25%                   | 5.05%                       | 0%/10%                | 90                          | 200% (080)*                            |
|                            | Pacific Guardian Life (A)     | Diamond Head 6  | 5.00%                   | 5.00%                       | 10%/10%               | 85                          | 2.25% (18-85)                          |
|                            | EquiTrust (B++)               | Certainty Select  | 5.15%                   | 5.15%                       | Int/Int               | 90                          | 3.00% (0-79) 2.25%, 81-90              |
|                            | American National Life (A)    | Palladium MYG Annuity 6MVA (bonus 1st yr) Base Rate guaranteed for surrender period | 9.80% (250K)            | 9.55% (5K)                  | 10%/10%               | 90                          | 080, (2.50%) 81-85, 1.25%, 86-90, .65% |
|                            | Clear Spring Life (A-)        | Preserve MYGA 6 MVA   | 5.10%                   | 4.80%                       | 0%/10%                | 90                          | 080, 2.5%, 81-85, 1.88%                |
| 7 Years                    | Ibexis (A-)                   | MYGAPLUS (simple interest)  | 6.15%                   | 5.80%                       | 0%/10%                | 85                          | 300% (0-75)                            |
|                            | Athene (A+)                   | MaxRate (most states)   | 5.30%                   | 5.00%                       | Int/Int               | 83                          | 250% (0-75)                            |
|                            | Revol One Financial (B++)     | Direct Growth 7 year MVA  | 5.85%                   | 5.85%                       | 0%/0%                 | 85 equal 90 non             | 2.00% (0-80) 81-90, .90%               |
|                            | Nassau Life (B++)             | MY Annuity 7X (less 0.20% w/ 10% free w/d)  | 5.30%                   | 5.30%                       | 0%/0%                 | 85                          | 260% (0-75)                            |
|                            | Aspida (A-)                   | Synergy Choice 7  | 5.50%                   | 5.35%                       | Add rider(s)          | 90                          | 250% (18-80)                           |
|                            | Clear Spring (A-)             | Preserve MYG (\$250k+)  | 5.25%                   | 4.95%                       | Int/10%               | 90                          | 250% (080)                             |
|                            | F&G Life (A-)                 | Guarantee Platinum (eapp only)  | 4.95%                   | 4.95%                       | Int/Int               | 90                          | 2.25% (0-79)                           |
|                            | Knighthead Life (A-)          | Staysal 7 (simple interest) MVA   | 6.50%                   | 6.25%                       | 0%/0%                 | 85                          | 080, 2.50%, 81 up 1.00%                |
|                            | Sagacor (A-)                  | Milestone MYGA (lower in CA)  | 5.25%                   | 5.10%                       | 0%/10%                | 90                          | 255% (080)*                            |
|                            | GILICO (A-)                   | Guaranty Rate Lock 7 MVA  | 4.80%                   | 4.70%                       | 0%/5%                 | 90                          | 3.00%, 0-74, 75-90, 1.50%              |
|                            | Liberty Bankers Life (A-)     | Heritage Premier 7 MVA  | 5.15%                   | 5.15%                       | Int/Int               | 85                          | 1880, 2.15%, 81 up, 4.5%               |
|                            | Oceanview (A)                 | Harbourview 7 (\$80k+) lower in CA  | 5.25%                   | 4.90%                       | 0%/10%                | 89                          | 2.75% (0-79)                           |
| American National Life (A) | Palladium MYGA Annuity 7 MVA  | 5.35%   | 5.15%                   | 10%/10%                     | 90                    | 2.75%, (080), 1.4%, (81-85) |  |
| Delaware Life (A-)         | Pinnacle Plus MYGA 7          | 5.25%   | 5.00%                   | 0%/10%                      | 85                    | 080, 250%, 81-85, 1.25%     |  |
| Farmas Life (B++)          | Safeguard Plus                | 5.95%   | 5.95%                   | Int/Int                     | 90                    | 2.75% (0-75)                |  |
| Axonix Insurance (A-)      | Waypoint 7 MYGA mva           | 5.50%   | 5.20%                   | 0%/10%                      | 89                    | 3.25% (089)                 |  |
| Ohio State Life (B+)       | Nex 7 MVA                     | 5.00%   | 5.00%                   | Add riders                  | 85                    | 080, 2.75%, 88-85, 1.375%   |  |
| 10 Years                   | Clear Spring Life (A-)        | Preserve MYGA 10 MVA  | 5.25%                   | 4.95%                       | 0%/10%                | 90                          | 080, 3.00%, 81-85, 2.25%               |
|                            | EquiTrust (B++)               | Certainty Select  | 5.30%                   | 5.30%                       | Int/Int               | 90                          | 300% (080)                             |
|                            | Axonix Insurance (A-)         | Waypoint 10 MYGA mva  | 5.50%                   | 5.20%                       | 0%/10%                | 89                          | 4.00% (089)                            |
|                            | Royal Neighbors Life (A)      | MYGA 10 year MVA  | 5.50%                   | 5.30%                       | Int/int               | 85                          | 18-75, 2.25%, 76-85, 2.00%             |
|                            | Oceanview (A)                 | Harbourview 10 (\$80k+) lower in CA   | 5.65%                   | 5.30%                       | 0%/10%                | 89                          | 2.75% (0-79)                           |
| Farmas Life (B++)          | Safeguard Plus                | 6.05%   | 6.05%                   | Int/Int                     | 90                    | 300% (0-75)                 |  |
| Pacific Guardian Life (A)  | Diamond Head 10               | 5.00%   | 5.00%                   | 10%/10%                     | 85                    | 1885, 2.75%                 |  |