



MYGA Products

LA

List filtered for Fidelity & Guaranty Life, The Standard, North American Company, Guaranty Income Life, American National Insurance Company, Athene IA, EquiTrust Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Global Atlantic Financial Group, Sagcor Life Insurance Company, Sentinel Security 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, Knighthood 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	Min GTD Value	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%	04/16/2026		5.00	5.00	2.40	2 yrs	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	05/11/2026 05/28/2026		4.80 4.95	+0.15 4.80 4.95	1.00	2 yrs	4.80 4.95	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%	05/11/2026 05/28/2026		4.80 4.95	+0.15 4.80 4.95	1.00	2 yrs	4.80 4.95	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%	05/11/2026 05/28/2026		4.80 4.95	+0.15 4.80 4.95	1.00	2 yrs	4.80 4.95	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%	05/11/2026 05/28/2026		4.80 4.95	+0.15 4.80 4.95	1.00	2 yrs	4.80 4.95	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	04/16/2026		4.70	4.70	2.40	2 yrs	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs	0% / 10%	05/11/2026 05/28/2026		4.45 4.60	+0.15 4.45 4.60	1.00	2 yrs	4.45 4.60	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%	05/11/2026 05/28/2026		4.45 4.60	+0.15 4.45 4.60	1.00	2 yrs	4.45 4.60	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	05/20/2026		3.90	3.90	1.00	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%	04/27/2026		3.85	3.85	1.00	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%	04/27/2026		3.70	3.70	1.00	2 yrs	3.70	18-80: 1.00+ 81-90: 0.50+

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SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs	0% / 0%	05/20/2026		3.15	3.15	1.00	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%	05/20/2026		2.60	2.60	1.00	2 yrs	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs	6.00	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	3 yrs	5.90	0-80: 1.50+ 81-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs	0% / 0%	01/01/2026		6.45	5.45	1.00	3 yrs	5.78	0-80: 1.50+ 81-85: 1.00+
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	3 yrs	5.75	0-80: 2.00+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs	5.70	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B	85	2,500	3 yrs	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs	5.70	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B	90	5,000	3 yrs	0% / 0%	01/01/2026		6.35	5.35	1.00	3 yrs	5.68	0-80: 1.50+ 81-90: 1.00+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs	0% / 0%	04/01/2026		5.65	5.65	1.00	3 yrs	5.65	0-75: 1.75+ 76-95: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.65	5.65	1.00	3 yrs	5.65	86-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs	0% / 0%	01/01/2026		6.20	5.20	1.00	3 yrs	5.53	86-90: 1.00+
NEXANNUITY Nex3 CA MVA	B+	85	10,000	3 yrs	0% / 0%	04/01/2026		5.50	5.50	2.65	3 yrs	5.50	0-75: 2.00+ 76-UP: 1.00+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs	5.45	0-89: 1.50+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs	0% / 0%	05/26/2026		5.35	5.35	2.45	3 yrs	5.35	0-75: 1.75+ 76-90: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.35	5.35	1.00	3 yrs	5.35	86-90: 1.00+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	05/26/2026		5.60	5.60	0.05	3 yrs	5.31	0-80: 1.50+ 81-UP: 0.75+

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AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs	0% / 0%	04/07/2026		5.10	5.10	1.00	3 yrs	5.26	0-80: 1.25+ 81-90: 0.75+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) High Band	A-	85	100,000	3 yrs	0% / 0%	05/26/2026		5.50	5.50	0.05	3 yrs	5.22	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	10% / 10%	05/26/2026		5.40	5.40	0.05	3 yrs	5.13	0-80: 1.50+ 81-UP: 0.75+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs	0% / 10%	04/07/2026		5.10	5.10	1.00	3 yrs	5.10	0-80: 1.25+ 81-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band	A	90	250,000	10 yrs	0% / 0%	05/22/2026		5.10	5.10	2.60	3 yrs	5.10	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs	0% / 10%	04/16/2026		5.10	5.10	2.40	3 yrs	5.10	0-89: 1.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 0%	05/26/2026		5.35	5.35	0.05	3 yrs	5.09	0-80: 1.50+ 81-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs	0% / 10%	05/11/2026 05/28/2026		5.05 5.05	5.05 5.05	1.00	3 yrs	5.05 5.05	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	100,000	3 yrs	0% / 10%	05/11/2026 05/28/2026		5.05 5.05	5.05 5.05	1.00	3 yrs	5.05 5.05	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Mid Band	A	89	70,000	3 yrs	0% / 10%	05/11/2026 05/28/2026		5.05 5.05	5.05 5.05	1.00	3 yrs	5.05 5.05	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	100,000	3 yrs	0% / 10%	05/11/2026 05/28/2026		5.05 5.05	5.05 5.05	1.00	3 yrs	5.05 5.05	0-79: 1.50+ 80-UP: 1.50+
KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) High Band	A-	85	100,000	3 yrs	10% / 10%	05/26/2026		5.30	5.30	0.05	3 yrs	5.04	0-80: 1.50+ 81-UP: 0.75+
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	3 yrs	5.00	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+

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ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	3 yrs	5.00	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	05/19/2026		5.00	5.00	0.15	3 yrs	5.00	18-85: 1.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	05/21/2026		5.00	5.00	0.10	3 yrs	5.00	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	05/19/2026		5.00	5.00	1.00	3 yrs	5.00	0-80: 2.00+ 81-85: 1.00+
KNIGHTHEAD LIFE Staysail 3 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	05/26/2026		5.25	5.25	0.05	3 yrs	5.00	0-80: 1.50+ 81-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	05/13/2026		4.95	4.95	1.15	3 yrs	4.95	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/22/2026		4.95	4.95	2.60	3 yrs	4.95	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%	05/22/2026		4.95	4.95	2.60	3 yrs	4.95	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) <i>MVA Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	05/26/2026		5.15	5.15	0.05	3 yrs	4.91	0-80: 1.50+ 81-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	05/13/2026		4.90	4.90	1.15	3 yrs	4.90	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	05/22/2026		4.90	4.90	2.60	3 yrs	4.90	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%	05/01/2026		4.90	4.90	1.00	3 yrs	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	05/22/2026		4.85	4.85	2.60	3 yrs	4.85	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+

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KNIGHTHEAD LIFE Staysail 3 CA With Liquidity (Simple Interest) <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	05/26/2026		5.05	5.05	0.05	3 yrs	4.81	0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 2.00+ 81-90: 1.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	05/08/2026		4.80	4.80	2.40	3 yrs ↻	4.80	18-75: 1.75+ 76-85: 1.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/22/2026		4.80	4.80	2.60	3 yrs ↻	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	04/16/2026		4.75	4.75	0.25	3 yrs	4.75	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	04/16/2026		4.75	4.75	0.25	3 yrs	4.75	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/01/2026		4.75	4.75	0.15	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.85+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	05/22/2026		4.75	4.75	2.60	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		4.70 4.70	4.70 ↕ 4.70	0.00 ↕ 1.00	3 yrs ↻	4.70 4.70	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%	05/11/2026 ↻ 05/28/2026		4.70 4.70	4.70 ↕ 4.70	0.00 ↕ 1.00	3 yrs ↻	4.70 4.70	0-79: 1.50+ 80-UP: 1.50+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/01/2026		4.70	4.70	0.15	3 yrs	4.70	18-80: 1.50+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	05/13/2026		4.70	4.70	1.15	3 yrs ↻	4.70	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	05/08/2026		4.70	4.70	2.40	3 yrs ↻	4.70	18-75: 1.75+ 76-85: 1.45+

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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%	05/22/2026		4.70	4.70	2.60	3 yrs ↻	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	05/19/2026		4.70	4.70	1.00	3 yrs ↻	4.70	0-80: 2.00+ 81-85: 1.00+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/01/2026		5.35	4.35	0.15	3 yrs	4.68	18-80: 1.50+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	05/13/2026		4.65	4.65	1.15	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	05/04/2026 ↻ 06/01/2026		4.65 4.75	4.65 ↑ 4.75	+0.10 0.10	3 yrs ↻	4.65 4.75	0-80: 1.50+ 81-93: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	05/22/2026		4.65	4.65	2.60	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.60 4.70	4.60 ↑ 4.70	+0.10 0.10	3 yrs ↻	4.60 4.70	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	05/01/2026		4.60	4.60	0.15	3 yrs	4.60	18-80: 2.00+ 81-UP: 0.40+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.60 4.70	4.60 ↑ 4.70	+0.10 0.10	3 yrs ↻	4.60 4.70	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	05/08/2026		4.60	4.60	2.40	3 yrs ↻	4.60	18-75: 1.75+ 76-85: 1.45+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	05/21/2026		4.60	4.60	0.10	3 yrs ↻	4.60	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	05/01/2026		4.60	4.60	1.00	3 yrs ↻	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs	0% / 10%	05/04/2026 ↩ 06/01/2026		4.55 4.65	+0.10 4.55 ↑ 4.65	0.10	3 yrs	4.55 4.65	0-80: 1.50+ 81-93: 0.50+
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	04/27/2026		4.55	4.55	1.00	3 yrs	4.55	18-80: 1.50+ 81-90: 0.75+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/01/2026		4.50	4.50	2.75	3 yrs	4.50	0-79: 1.50+ 80-90: 0.75+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA Low Band	A	85	10,000	3 yrs	Int / Int	05/08/2026		4.50	4.50	2.40	3 yrs	4.50	18-75: 1.75+ 76-85: 1.45+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	05/20/2026		4.50	4.50	1.00	3 yrs	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs	0% / 10%	05/04/2026 ↩ 06/01/2026		4.45 4.55	+0.10 4.45 ↑ 4.55	0.10	3 yrs	4.45 4.55	0-80: 1.50+ 81-93: 0.50+
ASPIDA Synergy Choice 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 0%	04/27/2026		4.40	4.40	1.00	3 yrs	4.40	18-80: 1.50+ 81-90: 0.75+
THE STANDARD Multi-Choice 3 MVA Low Band	A	93	15,000	3 yrs	0% / 0%	05/04/2026 ↩ 06/01/2026		4.35 4.45	+0.10 4.35 ↑ 4.45	0.10	3 yrs	4.35 4.45	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA Low Band	A	93	15,000	3 yrs	Int / Int	05/04/2026 ↩ 06/01/2026		4.30 4.40	+0.10 4.30 ↑ 4.40	0.10	3 yrs	4.30 4.40	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Mid Band	A-	100	100,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30	0.50	3 yrs	4.30	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA High Band	A-	100	250,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30	0.50	3 yrs	4.30	0-74: 1.85+ 75-UP: 0.93+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA Low Band	A	93	15,000	3 yrs	Int / Int	05/04/2026 ↩ 06/01/2026		4.30 4.40	+0.10 4.30 ↑ 4.40	0.10	3 yrs	4.30 4.40	0-80: 1.50+ 81-93: 0.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	05/11/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.80+ 81-85: 0.90+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	05/11/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.80 81-85: 0.90
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	05/04/2026 ↪ 06/01/2026		4.25 4.35	+0.10 4.25 ↑ 4.35	0.10	3 yrs ↻	4.25 4.35	0-80: 1.50+ 81-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	09/23/2025		4.20	4.20	0.50	3 yrs ↻	4.20	0-74: 1.85+ 75-UP: 0.93+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	05/04/2026 ↪ 06/01/2026		4.15 4.25	+0.10 4.15 ↑ 4.25	0.10	3 yrs ↻	4.15 4.25	0-80: 1.50+ 81-93: 0.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	05/11/2026		4.10	4.10	0.10	3 yrs	4.10	0-80: 1.80+ 81-85: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	05/11/2026		4.10	4.10	0.10	3 yrs	4.10	0-80: 1.80 81-85: 0.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	05/13/2026		3.90	3.90	1.15	3 yrs ↻	3.90	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/20/2026		3.50	3.50	1.00	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%	05/20/2026		3.15	3.15	1.00	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%	05/11/2026 ↪ 05/28/2026		5.20 5.20	0.00 5.20 ↔ 5.20	1.00	4 yrs ↻	5.20 5.20	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%	05/11/2026 ↪ 05/28/2026		5.20 5.20	0.00 5.20 ↔ 5.20	1.00	4 yrs ↻	5.20 5.20	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%	05/11/2026 ↪ 05/28/2026		5.20 5.20	0.00 5.20 ↔ 5.20	1.00	4 yrs ↻	5.20 5.20	0-79: 1.15+ 80-UP: 1.15+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) High Band	A	89	100,000	4 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.20 5.20	5.20 <small>0.00</small> 5.20	1.00	4 yrs	5.20 5.20	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs	0% / 10%	05/01/2026		5.05	5.05	1.00	4 yrs	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	05/19/2026		5.00	5.00	0.15	4 yrs	5.00	18-85: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs	5% / 5%	05/01/2026		5.00	5.00	1.00	4 yrs	5.00	0-80: 2.50+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA High Band	A-	90	75,000	4 yrs	0% / 10%	05/13/2026		4.95	4.95	1.15	4 yrs	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs	0% / 10%	05/13/2026		4.90	4.90	1.15	4 yrs	4.90	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A	89	20,000	4 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		4.85 4.85	4.85 <small>0.00</small> 4.85	1.00	4 yrs	4.85 4.85	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) Low Band	A	89	20,000	4 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		4.85 4.85	4.85 <small>0.00</small> 4.85	1.00	4 yrs	4.85 4.85	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA Low Band	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	05/01/2026		4.75	4.75	1.00	4 yrs	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA Low Band	A-	90	25,000	4 yrs	0% / 10%	05/13/2026		4.70	4.70	1.15	4 yrs	4.70	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA Mid Band	A-	90	50,000	4 yrs	0% / 10%	05/13/2026		4.65	4.65	1.15	4 yrs	4.65	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs	4.50	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA High Band	A-	100	250,000	4 yrs	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs	4.50	0-74: 2.25+ 75-UP: 1.13+

MYGA Products

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GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	09/23/2025		4.40	4.40	0.50	4 yrs	4.40	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/13/2026		4.10	4.10	1.15	4 yrs	4.10	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		6.20	6.20	1.00	5 yrs	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	5 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs	0% / 0%	04/01/2026		6.00	6.00	1.00	5 yrs	6.00	0-75: 2.50+ 76-95: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	5 yrs	5.95	0-80: 2.25+ 81-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	5 yrs	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	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%	01/01/2026		6.65	5.65	1.00	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%	05/26/2026		5.80	5.80	2.45	5 yrs	5.80	0-75: 2.50+ 76-90: 1.75+
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs	5.75	0-80: 2.50+ 81-85: 1.25+
NEXANNUITY Nex5 CA MVA	B+	85	10,000	5 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs	5.75	0-75: 2.50+ 76-85: 1.25+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs	5.70	0-89: 2.25+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B	90	5,000	5 yrs	0% / 0%	01/01/2026		6.45	5.45	1.00	5 yrs	5.65	86-90: 1.30+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	05/26/2026		6.30	6.30	0.05	5 yrs	5.63	0-80: 2.50+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.60	5.60	1.00	5 yrs	5.60	86-90: 1.50+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	04/07/2026		5.45	5.45	1.00	5 yrs	5.58	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%	05/26/2026		6.20	6.20	0.05	5 yrs	5.55	0-80: 2.50+ 81-UP: 1.00+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs	0% / 10%	04/07/2026		5.45	5.45	1.00	5 yrs	5.45	0-80: 2.25+ 81-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	05/22/2026		5.45	5.45	2.60	5 yrs	5.45	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	05/26/2026		6.05	6.05	0.05	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%	05/01/2026		5.40	5.40	0.15	5 yrs	5.40	18-80: 2.25+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	5 yrs	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2026		5.35	5.35	0.15	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	05/01/2026		6.15	5.15	0.15	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	05/13/2026		5.35	5.35	1.15	5 yrs	5.35	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	05/08/2026		5.35	5.35	2.40	5 yrs	5.35	18-75: 2.00+ 76-85: 1.70+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	05/21/2026		5.35	5.35	0.10	5 yrs	5.35	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/22/2026		5.35	5.35	2.60	5 yrs	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
KNIGHTHEAD LIFE Staysail 5 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	05/26/2026		5.95	5.95	0.05	5 yrs	5.35	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	05/26/2026		5.90	5.90	0.05	5 yrs	5.31	0-80: 2.50+ 81-UP: 1.00+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	05/22/2026		5.30	5.30	2.60	5 yrs	5.30	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%	05/22/2026		5.30	5.30	2.60	5 yrs	5.30	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%	04/27/2026		5.30	5.30	1.00	5 yrs	5.30	18-80: 2.25+ 81-90: 1.125+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs	5.30	0-89: 2.25+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs	Int / Int	05/08/2026		5.25	5.25	2.40	5 yrs	5.25	18-75: 2.00+ 76-85: 1.70+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	05/01/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	05/19/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 2.50+ 81-85: 1.25+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	05/26/2026		5.80	5.80	0.05	5 yrs	5.22	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	04/16/2026		5.20	5.20	0.25	5 yrs	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	5 yrs	5.20	18-85: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/22/2026		5.20	5.20	2.60	5 yrs	5.20	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%	05/22/2026		5.20	5.20	2.60	5 yrs	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	05/01/2026		5.20	5.20	1.00	5 yrs	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.15	5.15	0.25	5 yrs	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+

MYGA Products

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LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	05/01/2026		5.15	5.15	0.15	5 yrs	5.15	18-80: 3.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	05/13/2026		5.15	5.15	1.15	5 yrs ↻	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	05/08/2026		5.15	5.15	2.40	5 yrs ↻	5.15	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	05/22/2026		5.15	5.15	2.60	5 yrs	5.15	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	04/27/2026		5.15	5.15	1.00	5 yrs	5.15	18-80: 2.25+ 81-90: 1.125+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	05/13/2026		5.10	5.10	1.15	5 yrs ↻	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	05/21/2026		5.10	5.10	0.10	5 yrs ↻	5.10	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/22/2026		5.10	5.10	2.60	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/11/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/11/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.50 81-85: 1.25
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	05/26/2026		5.65	5.65	0.05	5 yrs	5.10	0-80: 2.50+ 81-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 3.00+ 81-90: 2.25+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	05/04/2026 ↻ 06/01/2026		5.05 5.15	+0.10 5.05 ↑ 5.15	0.10	5 yrs ↻	5.05 5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	05/08/2026		5.05	5.05	2.40	5 yrs ↻	5.05	18-75: 2.00+ 76-85: 1.70+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	05/01/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 2.50+ 81-85: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	05/22/2026		5.05	5.05	2.60	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
KNIGHTHEAD LIFE Staysail 5 CA With Liquidity <i>Low Band</i>	A-	85	10,000	5 yrs	10% / 10%	05/26/2026		5.55	5.55	0.05	5 yrs	5.02	0-80: 2.50+ 81-UP: 1.00+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/04/2026 06/01/2026		5.00 5.10	5.00 5.10	0.10	5 yrs	5.00 5.10	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/04/2026 06/01/2026		5.00 5.10	5.00 5.10	0.10	5 yrs	5.00 5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	05/04/2026		5.00	5.00	0.05	5 yrs	5.00	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	04/16/2026		4.95	4.95	0.25	5 yrs	4.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/04/2026 06/01/2026		4.95 5.05	4.95 5.05	0.10	5 yrs	4.95 5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	05/19/2026		4.95	4.95	1.00	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	04/16/2026		4.90	4.90	0.25	5 yrs	4.90	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	04/01/2026		4.90	4.90	2.75	5 yrs	4.90	0-79: 2.00+ 80-90: 1.00+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	05/01/2026		4.90	4.90	1.00	5 yrs	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/11/2026		4.90	4.90	0.10	5 yrs	4.90	0-80: 2.50+ 81-85: 1.25+

MYGA Products

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/11/2026		4.90	4.90	0.10	5 yrs	4.90	0-80: 2.50 81-85: 1.25
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	05/11/2026 ↪ 05/28/2026		4.85 4.85	4.85 0.00 ↕ 4.85	1.00	5 yrs ↻	4.85	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%	05/11/2026 ↪ 05/28/2026		4.85 4.85	4.85 0.00 ↕ 4.85	1.00	5 yrs ↻	4.85	0-79: 2.25+ 80-UP: 2.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	05/04/2026 ↪ 06/01/2026		4.85 4.95	4.85 +0.10 ↑ 4.95	0.10	5 yrs ↻	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	05/04/2026 ↪ 06/01/2026		4.75 4.85	4.75 +0.10 ↑ 4.85	0.10	5 yrs ↻	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/20/2026		4.75	4.75	1.00	5 yrs ↻	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	05/04/2026 ↪ 06/01/2026		4.70 4.80	4.70 +0.10 ↑ 4.80	0.10	5 yrs ↻	4.70	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	0.50	5 yrs ↻	4.70	0-74: 2.75+ 75-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	05/11/2026 ↪ 05/28/2026		4.70 4.70	4.70 0.00 ↕ 4.70	1.00	5 yrs ↻	4.70	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%	05/11/2026 ↪ 05/28/2026		4.70 4.70	4.70 0.00 ↕ 4.70	1.00	5 yrs ↻	4.70	0-79: 2.25+ 80-UP: 2.25+

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THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/04/2026 ↪ 06/01/2026		4.70 4.80	4.70 ↑ 4.80	+0.10	0.10	5 yrs	4.70 4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/13/2026		4.65	4.65	1.15	5 yrs	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026 ↪ 06/01/2026		4.65 4.75	4.65 ↑ 4.75	+0.10	0.10	5 yrs	4.65 4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026 ↪ 06/01/2026		4.55 4.65	4.55 ↑ 4.65	+0.10	0.10	5 yrs	4.55 4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	05/11/2026 ↪ 05/28/2026		4.50 4.50	4.50 ↔ 4.50	0.00	1.00	5 yrs	4.50 4.50	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%	05/04/2026		4.45	4.45	0.25	5 yrs	4.45	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	05/11/2026 ↪ 05/28/2026		4.35 4.35	4.35 ↔ 4.35	0.00	1.00	5 yrs	4.35 4.35	0-79: 2.25+ 80-UP: 2.25+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	05/04/2026		4.30	4.30	0.25	5 yrs	4.30	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%	05/20/2026		3.75	3.75	1.00	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%	05/20/2026		3.45	3.45	1.00	5 yrs	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+	
Rate Guaranteed 6-Years														
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	6 yrs	5.87	0-80: 2.40+ 81-85: 1.30+	

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ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B	90	5,000	6 yrs ↻	0% / 0%	01/01/2026		6.65	5.65	1.00	6 yrs ↻	5.82	0-80: 2.40+ 81-90: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	05/22/2026		9.90	4.90	2.60	6 yrs ↻	5.72	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B	90	5,000	6 yrs ↻	0% / 0%	01/01/2026		6.45	5.45	1.00	6 yrs ↻	5.62	86-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/22/2026		9.75	4.75	2.60	6 yrs ↻	5.57	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%	05/22/2026		9.75	4.75	2.60	6 yrs ↻	5.57	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.50 5.50	5.50 5.50	1.00	6 yrs ↻	5.50 5.50	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%	05/11/2026 ↻ 05/28/2026		5.50 5.50	5.50 5.50	1.00	6 yrs ↻	5.50 5.50	0-79: 1.25+ 80-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	05/22/2026		9.65	4.65	2.60	6 yrs ↻	5.47	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%	05/13/2026		5.45	5.45	1.15	6 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/22/2026		9.60	4.60	2.60	6 yrs ↻	5.42	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%	05/13/2026		5.40	5.40	1.15	6 yrs ↻	5.40	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%	05/11/2026 ↻ 05/28/2026		5.35 5.35	5.35 5.35	1.00	6 yrs ↻	5.35 5.35	0-79: 1.25+ 80-UP: 1.25+

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OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.35 5.35	0.00 5.35 ↕ 5.35	1.00	6 yrs	5.35 5.35	0-79: 1.25+ 80-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/22/2026		9.50	4.50	2.60	6 yrs	5.32	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs	0% / 10%	05/13/2026		5.25	5.25	1.15	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%	05/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 3.00+ 81-UP: 1.55+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	6 yrs	5.20	18-85: 2.35+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	05/13/2026		5.20	5.20	1.15	6 yrs	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	03/10/2026		5.15	5.15	1.00	6 yrs	5.15	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.15 5.15	0.00 5.15 ↕ 5.15	1.00	6 yrs	5.15 5.15	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.00 5.00	0.00 5.00 ↕ 5.00	1.00	6 yrs	5.00 5.00	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%	05/01/2026		4.95	4.95	1.00	6 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/13/2026		4.85	4.85	1.15	6 yrs	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	6 yrs	4.10	0-74: 2.75+ 75-UP: 1.38+

MYGA Products

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GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	6 yrs	4.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	09/23/2025		4.00	4.00	0.50	6 yrs	4.00	0-74: 2.75+ 75-UP: 1.38+
Rate Guaranteed 7-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	7 yrs	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.20	6.20	1.00	7 yrs	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	7 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs	0% / 0%	04/01/2026		5.95	5.95	1.00	7 yrs	5.95	0-75: 2.75+ 76-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B	85	2,500	7 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	7 yrs	5.95	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	7 yrs	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs	0% / 0%	01/01/2026		6.75	5.75	1.00	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%	01/01/2026		6.70	5.70	1.00	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%	05/26/2026		5.80	5.80	2.45	7 yrs	5.80	0-75: 2.75+ 76-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B	90	5,000	7 yrs	0% / 0%	01/01/2026		6.50	5.50	1.00	7 yrs	5.64	86-90: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B	90	2,500	7 yrs	0% / 0%	04/11/2026		5.60	5.60	1.00	7 yrs	5.60	86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	05/22/2026		5.55	5.55	2.60	7 yrs	5.55	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	05/26/2026		6.50	6.50	0.05	7 yrs	5.50	0-80: 2.50+ 81-UP: 1.00+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	04/27/2026		5.50	5.50	1.00	7 yrs	5.50	18-80: 2.75+ 81-90: 1.375+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs	5.50	0-89: 3.25+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/01/2026		5.45	5.45	0.15	7 yrs	5.45	18-80: 2.50+ 81-UP: 1.15+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	05/13/2026		5.45	5.45	1.15	7 yrs	5.45	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%	05/22/2026		5.45	5.45	2.60	7 yrs	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) High Band	A-	85	100,000	7 yrs	0% / 0%	05/26/2026		6.40	6.40	0.05	7 yrs	5.43	0-80: 2.50+ 81-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	84	70,000	7 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.40 5.40	5.40 ↔ 5.40	1.00	7 yrs	5.40 5.40	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	84	100,000	7 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.40 5.40	5.40 ↔ 5.40	1.00	7 yrs	5.40 5.40	0-79: 2.75+ 80-UP: 2.75+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/01/2026		5.40	5.40	0.15	7 yrs	5.40	18-80: 2.00+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	7 yrs	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA High Band	A	90	250,000	7 yrs	10% / 10%	05/22/2026		5.40	5.40	2.60	7 yrs	5.40	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Mid Band	A	90	100,000	10 yrs	0% / 0%	05/22/2026		5.40	5.40	2.60	7 yrs	5.40	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/01/2026		6.25	5.25	0.15	7 yrs	5.39	18-80: 2.15+ 81-UP: 0.45+
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	04/27/2026		5.35	5.35	1.00	7 yrs	5.35	18-80: 2.75+ 81-90: 1.375+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA Low Band	A-	85	10,000	7 yrs	0% / 0%	05/26/2026		6.25	6.25	0.05	7 yrs	5.32	0-80: 2.50+ 81-UP: 1.00+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.30	5.30	0.25	7 yrs	5.30	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 10%	05/13/2026		5.30	5.30	1.15	7 yrs	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	05/01/2026		5.30	5.30	1.00	7 yrs ↻	5.30	0-80: 3.00+ 81-85: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/22/2026		5.30	5.30	2.60	7 yrs ↻	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	05/22/2026		5.30	5.30	2.60	7 yrs ↻	5.30	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs ↻	0% / 10%	05/19/2026		5.30	5.30	1.00	7 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.25	5.25	0.25	7 yrs	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Mid Band	A	84	70,000	7 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.25 5.25	5.25 5.25	0.00 1.00	7 yrs ↻	5.25 5.25	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A	84	100,000	7 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.25 5.25	5.25 5.25	0.00 1.00	7 yrs ↻	5.25 5.25	0-79: 2.75+ 80-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	05/13/2026		5.25	5.25	1.15	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band	A	90	100,000	7 yrs	10% / 10%	05/22/2026		5.25	5.25	2.60	7 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs ↻	0% / 10%	05/01/2026		5.25	5.25	1.00	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
KNIGHTHEAD LIFE Staysail 7 CA (Simple Interest) <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	05/26/2026		6.15	6.15	0.05	7 yrs	5.25	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) <i>MVA High Band</i>	A-	85	100,000	7 yrs	10% / 10%	05/26/2026		6.15	6.15	0.05	7 yrs	5.25	0-80: 2.50+ 81-UP: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	7 yrs	5.20	18-85: 2.45+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	05/01/2026		5.20	5.20	0.15	7 yrs	5.20	18-80: 3.25+ 81-UP: 0.45+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	05/21/2026		5.20	5.20	0.10	7 yrs	5.20	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/22/2026		5.20	5.20	2.60	7 yrs	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	05/11/2026		5.20	5.20	0.10	7 yrs	5.20	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	05/11/2026		5.20	5.20	0.10	7 yrs	5.20	0-80: 3.00 81-85: 1.50
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	7 yrs	5.20	0-89: 3.25+
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	05/26/2026		6.05	6.05	0.05	7 yrs	5.17	0-80: 2.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	05/22/2026		5.15	5.15	2.60	7 yrs	5.15	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	05/04/2026		5.15	5.15	0.05	7 yrs	5.15	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	05/01/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.00+ 81-85: 1.55+
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) <i>MVA Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	05/26/2026		5.90	5.90	0.05	7 yrs	5.06	0-80: 2.50+ 81-UP: 1.00+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	84	20,000	7 yrs	0% / 10%	05/11/2026 ↪ 05/28/2026		5.05 5.05	5.05 ↕ 5.05	1.00	7 yrs	5.05 5.05	0-79: 2.75+ 80-UP: 2.75+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band	A-	85	25,000	7 yrs	0% / 10%	05/19/2026		5.05	5.05	1.00	7 yrs	5.05	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	7 yrs	5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs	0% / 0%	04/01/2026		5.00	5.00	2.65	7 yrs	5.00	0-80: 2.75+ 81-85: 1.38+
NEXANNUITY Nex7 CA MVA	B+	85	10,000	7 yrs	0% / 0%	04/01/2026		5.00	5.00	2.65	7 yrs	5.00	0-75: 2.75+ 76-85: 1.38+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	05/11/2026		5.00	5.00	0.10	7 yrs	5.00	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore II 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	05/11/2026		5.00	5.00	0.10	7 yrs	5.00	0-80: 3.00 81-85: 1.50
KNIGHTHEAD LIFE Staysail 7 CA with Liquidity (Simple Interest) Low Band	A-	85	10,000	7 yrs	10% / 10%	05/26/2026		5.80	5.80	0.05	7 yrs	4.99	0-80: 2.50+ 81-UP: 1.00+
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	04/16/2026		4.95	4.95	0.25	7 yrs	4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/01/2026		4.95	4.95	2.75	7 yrs	4.95	0-79: 2.25+ 80-90: 1.13+
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	05/01/2026		4.95	4.95	1.00	7 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Low Band	A	84	20,000	7 yrs	0% / 10%	05/11/2026 ↪ 05/28/2026		4.90 4.90	4.90 ↕ 4.90	1.00	7 yrs	4.90 4.90	0-79: 2.75+ 80-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Low Band	A-	90	15,000	7 yrs	0% / 10%	05/13/2026		4.90	4.90	1.15	7 yrs	4.90	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs ↻	0% / Int	05/21/2026		4.90	4.90	0.10	7 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.85 4.95	4.85 ↑ 4.95	0.10	7 yrs ↻	4.85 4.95	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	7 yrs ↻	4.80	0-74: 3.00+ 75-UP: 1.50+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	05/04/2026 ↻ 06/01/2026		4.80 4.90	4.80 ↑ 4.90	0.10	7 yrs ↻	4.80 4.90	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.75 4.85	4.75 ↑ 4.85	0.10	7 yrs ↻	4.75 4.85	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	0.50	7 yrs ↻	4.70	0-74: 3.00+ 75-UP: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs ↻	0% / 10%	05/04/2026 ↻ 06/01/2026		4.70 4.80	4.70 ↑ 4.80	0.10	7 yrs ↻	4.70 4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs ↻	10% / 10%	05/04/2026		4.70	4.70	0.25	7 yrs ↻	4.70	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	05/04/2026 ↻ 06/01/2026		4.60 4.70	4.60 ↑ 4.70	0.10	7 yrs ↻	4.60 4.70	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.55 4.65	4.55 ↑ 4.65	0.10	7 yrs ↻	4.55 4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP Low Band	A+	88	5,000	7 yrs ↻	10% / 10%	05/04/2026		4.55	4.55	0.25	7 yrs ↻	4.55	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs ↻	0% / 0%	05/04/2026 ↻ 06/01/2026		4.50 4.60	+0.10 4.50 ↑ 4.60	0.10	7 yrs ↻	4.50 4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.45 4.55	+0.10 4.45 ↑ 4.55	0.10	7 yrs ↻	4.45 4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs ↻	0% / 10%	05/04/2026 ↻ 06/01/2026		4.40 4.50	+0.10 4.40 ↑ 4.50	0.10	7 yrs ↻	4.40 4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP Low Band	A	90	15,000	7 yrs ↻	0% / 10%	05/04/2026 ↻ 06/01/2026		4.30 4.40	+0.10 4.30 ↑ 4.40	0.10	7 yrs ↻	4.30 4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
Rate Guaranteed 8-Years													
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	05/22/2026		5.30	5.30	2.60	8 yrs ↻	5.30	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%	05/01/2026		5.25	5.25	1.00	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs ↻	5.20	0-80: 3.00+ 81-90: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	05/19/2026		5.20	5.20	0.15	8 yrs ↻	5.20	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/22/2026		5.15	5.15	2.60	8 yrs ↻	5.15	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%	05/22/2026		5.05	5.05	2.60	8 yrs ↻	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	05/01/2026		4.95	4.95	1.00	8 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+

MYGA Products

LA

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	09/23/2025		4.00	4.00	0.50	8 yrs	4.00	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 9-Years													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/01/2026		5.50	5.50	0.15	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	05/01/2026		6.35	5.35	0.15	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	05/01/2026		5.45	5.45	0.15	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs	Int / Int	05/08/2026		5.30	5.30	2.40	9 yrs	5.30	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/22/2026		5.30	5.30	2.60	9 yrs	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	05/01/2026		5.25	5.25	0.15	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	9 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	9 yrs	5.20	18-85: 2.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/22/2026		5.15	5.15	2.60	9 yrs	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs	Int / Int	05/08/2026		5.10	5.10	2.40	9 yrs	5.10	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/22/2026		5.05	5.05	2.60	9 yrs	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	05/01/2026		4.95	4.95	1.00	9 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	9 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	9 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	0.50	9 yrs ↻	4.00	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 10-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs ↻	6.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.15	6.15	1.00	10 yrs ↻	6.15	0-80: 2.75+ 81-90: 2.00+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	0% / 0%	04/01/2026		6.05	6.05	1.00	10 yrs ↻	6.05	0-75: 3.00+ 76-95: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.05	6.05	1.00	10 yrs ↻	6.05	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.95	5.95	1.00	10 yrs ↻	5.95	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.90	5.90	1.00	10 yrs ↻	5.90	86-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.80	5.80	1.00	10 yrs ↻	5.90	0-80: 2.65+ 81-85: 1.40+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.70	5.70	1.00	10 yrs ↻	5.80	0-80: 2.65+ 81-UP: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.65 5.65	5.65 5.65	0.00 1.00	10 yrs ↻	5.65 5.65	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%	05/11/2026 ↻ 05/28/2026		5.65 5.65	5.65 5.65	0.00 1.00	10 yrs ↻	5.65 5.65	0-79: 2.75+ 80-UP: 2.75+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.55	5.55	1.00	10 yrs ↻	5.65	86-UP: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	10 yrs ↻	5.60	86-90: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.50 5.50	5.50 5.50	0.00 1.00	10 yrs ↻	5.50 5.50	0-79: 2.75+ 80-UP: 2.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.50 5.50	5.50 0.00 ↕ 5.50	1.00	10 yrs	5.50 5.50	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	05/08/2026		5.50	5.50	2.40	10 yrs	5.50	18-75: 2.25+ 76-85: 2.00+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	10 yrs	5.50	0-89: 4.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	05/22/2026		5.45	5.45	2.60	10 yrs	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/10/2026		5.30	5.30	1.00	10 yrs	5.30	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	05/11/2026 ↩ 05/28/2026		5.30 5.30	5.30 0.00 ↕ 5.30	1.00	10 yrs	5.30 5.30	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	05/08/2026		5.30	5.30	2.40	10 yrs	5.30	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/22/2026		5.30	5.30	2.60	10 yrs	5.30	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%	05/22/2026		5.30	5.30	2.60	10 yrs	5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	05/19/2026		5.30	5.30	1.00	10 yrs	5.30	0-80: 3.00+ 81-85: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	10 yrs	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	10 yrs	5.20	18-85: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	05/22/2026		5.20	5.20	2.60	10 yrs	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	10 yrs	5.20	0-89: 4.00+

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	05/11/2026 ↻ 05/28/2026		5.15 5.15	5.15 0.00 ↔ 5.15	1.00	10 yrs ↻	5.15 5.15	0-79: 2.75+ 80-UP: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/22/2026		5.15	5.15	2.60	10 yrs	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/22/2026		5.05	5.05	2.60	10 yrs	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	0% / 10%	05/19/2026		5.05	5.05	1.00	10 yrs ↻	5.05	0-80: 3.00+ 81-85: 1.50+
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	10 yrs ↻	5.00	0-80: 3.00+ 81-85: 1.50+
NEXANNUITY Nex10 CA MVA	B+	85	10,000	10 yrs ↻	0% / 0%	04/01/2026		5.00	5.00	2.65	10 yrs ↻	5.00	0-75: 3.00+ 76-85: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	05/01/2026		4.95	4.95	1.00	10 yrs ↻	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.55 4.65	+0.10 4.55 ↑ 4.65	0.10	10 yrs ↻	4.55 4.65	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	05/04/2026 ↻ 06/01/2026		4.25 4.35	+0.10 4.25 ↑ 4.35	0.10	10 yrs ↻	4.25 4.35	0-80: 3.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	10 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	10 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	0.50	10 yrs ↻	4.00	0-74: 3.25+ 75-UP: 1.63+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 20-Years													
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B	69	5,000	20 yrs ↻	0% / 0%	01/01/2026		5.15	5.15	1.00	20 yrs ↻	5.90	0-75: 3.15+
									5.15				
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B	50	5,000	20 yrs ↻	0% / 0%	01/01/2026		5.05	5.05	1.00	20 yrs ↻	5.80	0-50: 3.15+
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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
									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%	01/01/2026		4.90	5.40	1.00	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				
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