



MYGA Products

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List filtered for Fidelity & Guaranty Life, American Equity Investment Life Insurance Company, Corebridge Financial, Reliance Standard Life, MassMutual Ascend Life Insurance Company, Protective Life, New York Life Insurance and Annuity Corporation, Nationwide Life Insurance Company, Clear Spring Life, Mutual of Omaha, GBU Life, AuguStar, Heartland National

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												
GBU LIFE Asset Guard Select 2 MVA Low Band	A-	95	25,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85	See Notes
GBU LIFE Asset Guard Select 2 MVA High Band	A-	95	100,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85	See Notes
Rate Guaranteed 3-Years												
HEARTLAND NATIONAL Secure Rate 3 MVA	B++	90	5,000	3 yrs ↻	Int / Int	09/10/2025		5.25	5.25	3 yrs ↻	5.25	0-74: 1.95+ 75-UP: 1.10+
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	12/01/2025		4.90	4.90	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GBU LIFE Asset Guard Select 3 MVA Low Band	A-	95	25,000	3 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	3 yrs ↻	4.85	See Notes
GBU LIFE Asset Guard Select 3 MVA High Band	A-	95	100,000	3 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	3 yrs ↻	4.85	See Notes
AUGUSTAR LunarLock 3 High Band	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.80	4.80	3 yrs ↻	4.80	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA MVA High Band	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.80	4.80	3 yrs ↻	4.80	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 High Band	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA MVA High Band	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 Low Band	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.60	4.60	3 yrs ↻	4.60	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA MVA Low Band	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.60	4.60	3 yrs ↻	4.60	18-80: 1.50+ 81-92: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	12/01/2025		4.60	4.60	3 yrs ↻	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
AUGUSTAR LunarLock Prime 3 Low Band	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA MVA Low Band	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
▼ E-Submission only! *NO PAPER APPLICATIONS!* Ash Brokerage												
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	09/26/2025		4.40	4.40	3 yrs ↻	4.40	0-79: 1.50+ 80-90: 0.75+
AUGUSTAR LunarLock 3 CA <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.40	4.40	3 yrs ↻	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA <i>High Band</i>	A	92	100,000	3 yrs ↻	10% / 10%	11/03/2025		4.40	4.40	3 yrs ↻	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA CA MVA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	11/03/2025		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 CA <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.20	4.20	3 yrs ↻	4.20	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs ↻	10% / 10%	11/03/2025		4.20	4.20	3 yrs ↻	4.20	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.20	4.20	3 yrs	4.20	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	11/03/2025		4.20	4.20	3 yrs	4.20	18-80: 1.50+ 81-92: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/01/2025		4.10	4.10	3 yrs	4.10	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>High Band</i>	A++	85	100,000	3 yrs	10% / 10%	12/01/2025		4.10	4.10	3 yrs	4.10	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>High Band</i>	A++	93	100,000	3 yrs	10% / 10%	12/01/2025		4.05	4.05	3 yrs	4.05	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/01/2025		4.00	4.00	3 yrs	4.00	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/01/2025		3.90	3.90	3 yrs	3.90	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	12/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	50,000	3 yrs	10% / 10%	12/01/2025		3.85	3.85	3 yrs	3.85	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	50,000	3 yrs	10% / 10%	12/01/2025		3.80	3.80	3 yrs	3.80	See Notes
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75	18-80: 1.50+ 81-UP: 1.13+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/01/2025		3.75	3.75	3 yrs	3.75	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	09/22/2025		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	25,000	3 yrs	10% / 10%	12/01/2025		3.65	3.65	3 yrs	3.65	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	12/01/2025		3.60	3.60	3 yrs	3.60	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	25,000	3 yrs	10% / 10%	12/01/2025		3.60	3.60	3 yrs	3.60	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	12/01/2025		3.55	3.55	3 yrs	3.55	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	3 yrs	3.50	18-80: 1.50+ 81-UP: 1.13+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Low Band</i>	A++	85	5,000	3 yrs	10% / 10%	12/01/2025		3.45	3.45	3 yrs	3.45	See Notes

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NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Low Band</i>	A++	93	5,000	3 yrs	10% / 10%	12/01/2025		3.40	3.40	3 yrs	3.40	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	12/01/2025		3.35	3.35	3 yrs	3.35	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	12/01/2025		3.30	3.30	3 yrs	3.30	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
Rate Guaranteed 4-Years												
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	12/01/2025		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	4 yrs ↻	4.85	See Notes
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	4 yrs ↻	4.85	See Notes
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	12/01/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	4 yrs ↻	4.25	18-75: 1.50+ 76-85: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/01/2025		4.15	4.15	4 yrs	4.15	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>High Band</i>	A++	85	100,000	4 yrs	10% / 10%	12/01/2025		4.15	4.15	4 yrs	4.15	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/01/2025		4.10	4.10	4 yrs	4.10	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>High Band</i>	A++	90	100,000	4 yrs	10% / 10%	12/01/2025		4.10	4.10	4 yrs	4.10	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/01/2025		4.00	4.00	4 yrs	4.00	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+

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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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/01/2025		3.95	3.95	4 yrs	3.95	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	50,000	4 yrs	10% / 10%	12/01/2025		3.90	3.90	4 yrs	3.90	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/01/2025		3.85	3.85	4 yrs	3.85	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	50,000	4 yrs	10% / 10%	12/01/2025		3.85	3.85	4 yrs	3.85	See Notes
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	11/24/2025		3.80	3.80	4 yrs 	3.80	18-75: 1.50+ 76-85: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	12/01/2025		3.75	3.75	4 yrs	3.75	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	12/01/2025		3.70	3.70	4 yrs	3.70	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	25,000	4 yrs	10% / 10%	12/01/2025		3.70	3.70	4 yrs	3.70	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	25,000	4 yrs	10% / 10%	12/01/2025		3.65	3.65	4 yrs	3.65	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	12/01/2025		3.60	3.60	4 yrs	3.60	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	12/01/2025		3.50	3.50	4 yrs	3.50	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Low Band</i>	A++	85	5,000	4 yrs	10% / 10%	12/01/2025		3.50	3.50	4 yrs	3.50	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Low Band</i>	A++	90	5,000	4 yrs	10% / 10%	12/01/2025		3.45	3.45	4 yrs	3.45	See Notes

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	12/01/2025		3.40	3.40	4 yrs	3.40	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
Rate Guaranteed 5-Years												
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs ↻	Int / Int	09/10/2025		5.65	5.65	5 yrs ↻	5.65	0-74: 2.45+ 75-UP: 1.70+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	12/01/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	11/10/2025		5.10	5.10	5 yrs ↻	5.10	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	11/10/2025		5.10	5.10	5 yrs ↻	5.10	See Notes
AUGUSTAR LunarLock 5 <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	5 yrs ↻	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	5 yrs ↻	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	5 yrs ↻	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	5 yrs ↻	4.90	18-80: 2.50+ 81-90: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	12/01/2025		4.90	4.90	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/01/2025		4.90	4.90	5 yrs	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	12/02/2025		4.90	4.90	5 yrs	4.90	See Notes
▼ E-Submission only! *NO PAPER APPLICATIONS!*						Ash Brokerage						
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	09/26/2025		4.80	4.80	5 yrs ↻	4.80	0-79: 2.00+ 80-90: 1.00+

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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
AUGUSTAR LunarLock Prime 5 <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA MVA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/01/2025		4.80	4.80	5 yrs	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AUGUSTAR LunarLock 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	11/03/2025		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/01/2025		4.55	4.55	5 yrs	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	12/02/2025		4.55	4.55	5 yrs	4.55	See Notes
AUGUSTAR LunarLock 5 CA <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	5 yrs ↻	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	5 yrs ↻	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	11/03/2025		4.50	4.50	5 yrs	4.50	18-80: 2.50+ 81-90: 1.25+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	5 yrs ↻	4.50	See Notes

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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
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	10/27/2025		4.45	4.45	5 yrs	4.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/01/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/24/2025		4.40	4.40	5 yrs	4.40	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/24/2025		4.35	4.35	5 yrs	4.35	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/24/2025		4.35	4.35	5 yrs	4.35	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/24/2025		4.30	4.30	5 yrs	4.30	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	5 yrs ↻	4.25	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/24/2025		4.15	4.15	5 yrs	4.15	18-85: 2.00+ 86-90: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>High Band</i>	A++	85	100,000	5 yrs	10% / 10%	12/01/2025		4.15	4.15	5 yrs	4.15	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/01/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>High Band</i>	A++	90	100,000	5 yrs	10% / 10%	12/01/2025		4.10	4.10	5 yrs	4.10	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/01/2025		4.05	4.05	5 yrs	4.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+

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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
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/24/2025		3.95	3.95	5 yrs	3.95	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	11/24/2025		3.95	3.95	5 yrs 	3.95	18-75: 2.00+ 76-85: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	50,000	5 yrs	10% / 10%	12/01/2025		3.90	3.90	5 yrs	3.90	See Notes
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs 	10% / 10%	11/03/2025		3.90	3.90	5 yrs 	3.90	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/01/2025		3.85	3.85	5 yrs	3.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	50,000	5 yrs	10% / 10%	12/01/2025		3.85	3.85	5 yrs	3.85	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/01/2025		3.80	3.80	5 yrs	3.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-80: 2.25+ 81-UP: 1.69+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs 	10% / 10%	11/03/2025		3.75	3.75	5 yrs 	3.75	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/24/2025		3.70	3.70	5 yrs	3.70	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/24/2025		3.70	3.70	5 yrs	3.70	18-85: 2.00+ 86-90: 1.00+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	12/02/2025		3.70	3.70	5 yrs	3.70	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	25,000	5 yrs	10% / 10%	12/01/2025		3.70	3.70	5 yrs	3.70	See Notes

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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
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	25,000	5 yrs	10% / 10%	12/01/2025		3.65	3.65	5 yrs	3.65	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/01/2025		3.60	3.60	5 yrs	3.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	5 yrs	3.50	18-80: 2.25+ 81-UP: 1.69+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Low Band</i>	A++	85	5,000	5 yrs	10% / 10%	12/01/2025		3.50	3.50	5 yrs	3.50	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Low Band</i>	A++	90	5,000	5 yrs	10% / 10%	12/01/2025		3.45	3.45	5 yrs	3.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	12/01/2025		3.35	3.35	5 yrs	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
Rate Guaranteed 6-Years												
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-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%	12/01/2025		4.95	4.95	6 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	6 yrs ↻	4.25	18-75: 2.00+ 76-85: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>High Band</i>	A++	85	100,000	6 yrs	10% / 10%	12/01/2025		4.15	4.15	6 yrs	4.15	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>High Band</i>	A++	90	100,000	6 yrs	10% / 10%	12/01/2025		4.10	4.10	6 yrs	4.10	See Notes
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/24/2025		3.95	3.95	6 yrs ↻	3.95	18-75: 2.00+ 76-85: 1.00+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	50,000	6 yrs	10% / 10%	12/01/2025		3.90	3.90	6 yrs	3.90	See Notes

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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
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	50,000	6 yrs	10% / 10%	12/01/2025		3.85	3.85	6 yrs	3.85	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	25,000	6 yrs	10% / 10%	12/01/2025		3.70	3.70	6 yrs	3.70	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	25,000	6 yrs	10% / 10%	12/01/2025		3.65	3.65	6 yrs	3.65	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Low Band</i>	A++	85	5,000	6 yrs	10% / 10%	12/01/2025		3.50	3.50	6 yrs	3.50	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Low Band</i>	A++	90	5,000	6 yrs	10% / 10%	12/01/2025		3.45	3.45	6 yrs	3.45	See Notes
Rate Guaranteed 7-Years												
HEARTLAND NATIONAL Secure Rate 7 MVA	B++	90	5,000	7 yrs ↻	Int / Int	09/10/2025		5.75	5.75	7 yrs ↻	5.75	0-74: 2.70+ 75-UP: 1.70+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AUGUSTAR LunarLock 7 <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	7 yrs ↻	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		5.10	5.10	7 yrs ↻	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	11/03/2025		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AUGUSTAR LunarLock 7 <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	7 yrs ↻	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.90	4.90	7 yrs ↻	4.90	18-80: 3.25+ 81-88: 2.25+

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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
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	10/27/2025		4.85	4.85	7 yrs	4.85	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
▼ E-Submission only! *NO PAPER APPLICATIONS!*						Ash Brokerage						
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	09/26/2025		4.80	4.80	7 yrs ↻	4.80	0-79: 2.25+ 80-90: 1.13+
AUGUSTAR LunarLock Prime 7 Low Band	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	12/02/2025		4.80	4.80	7 yrs	4.80	See Notes
AUGUSTAR LunarLock 7 CA High Band	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA High Band	A	88	100,000	7 yrs ↻	10% / 10%	11/03/2025		4.70	4.70	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA High Band	A	88	100,000	7 yrs	10% / 10%	11/03/2025		4.70	4.70	7 yrs	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA High Band	A	88	100,000	7 yrs	10% / 10%	11/03/2025		4.70	4.70	7 yrs	4.70	18-80: 3.25+ 81-88: 2.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/01/2025		4.70	4.70	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	11/03/2025		4.65	4.65	7 yrs ↻	4.65	See Notes
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+
AUGUSTAR LunarLock 7 CA Low Band	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	7 yrs ↻	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA Low Band	A	88	10,000	7 yrs ↻	10% / 10%	11/03/2025		4.50	4.50	7 yrs ↻	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA Low Band	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.50	4.50	7 yrs	4.50	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	11/03/2025		4.50	4.50	7 yrs	4.50	18-80: 3.25+ 81-88: 2.25+

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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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/01/2025		4.45	4.45	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	12/02/2025		4.45	4.45	7 yrs	4.45	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/24/2025		4.40	4.40	7 yrs	4.40	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/24/2025		4.35	4.35	7 yrs	4.35	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/24/2025		4.35	4.35	7 yrs	4.35	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/01/2025		4.35	4.35	7 yrs	4.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	7 yrs ↻	4.25	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/24/2025		4.20	4.20	7 yrs	4.20	18-85: 3.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/24/2025		4.15	4.15	7 yrs	4.15	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/24/2025		4.15	4.15	7 yrs	4.15	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/01/2025		4.15	4.15	7 yrs	4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	12/01/2025		4.15	4.15	7 yrs	4.15	See Notes
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	11/03/2025		4.15	4.15	7 yrs ↻	4.15	See Notes

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/01/2025		4.10	4.10	7 yrs	4.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>High Band</i>	A++	90	100,000	7 yrs	10% / 10%	12/01/2025		4.10	4.10	7 yrs	4.10	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/01/2025		4.05	4.05	7 yrs	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	11/24/2025		4.00	4.00	7 yrs 	4.00	18-75: 2.50+ 76-85: 1.25+
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs 	10% / 10%	11/03/2025		4.00	4.00	7 yrs 	4.00	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/01/2025		3.90	3.90	7 yrs	3.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	50,000	7 yrs	10% / 10%	12/01/2025		3.90	3.90	7 yrs	3.90	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/01/2025		3.85	3.85	7 yrs	3.85	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	50,000	7 yrs	10% / 10%	12/01/2025		3.85	3.85	7 yrs	3.85	See Notes
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/24/2025		3.75	3.75	7 yrs	3.75	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/24/2025		3.70	3.70	7 yrs	3.70	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/01/2025		3.70	3.70	7 yrs	3.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/02/2025		3.70	3.70	7 yrs	3.70	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	25,000	7 yrs	10% / 10%	12/01/2025		3.70	3.70	7 yrs	3.70	See Notes

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	25,000	7 yrs	10% / 10%	12/01/2025		3.65	3.65	7 yrs	3.65	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Low Band</i>	A++	85	5,000	7 yrs	10% / 10%	12/01/2025		3.50	3.50	7 yrs	3.50	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Low Band</i>	A++	90	5,000	7 yrs	10% / 10%	12/01/2025		3.45	3.45	7 yrs	3.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/01/2025		3.40	3.40	7 yrs	3.40	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>Low Band</i>	A++	80	50,000	7 yrs	10% / 10%	12/01/2025		1.00	1.00	7 yrs	1.00	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>Mid Band</i>	A++	80	100,000	7 yrs	10% / 10%	12/01/2025		1.00	1.00	7 yrs	1.00	See Notes
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>High Band</i>	A++	80	1,500,000	7 yrs	10% / 10%	12/01/2025		1.00	1.00	7 yrs	1.00	See Notes
Rate Guaranteed 8-Years												
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	8 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	9 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	9 yrs ↻	4.95	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	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 10-Years												
HEARTLAND NATIONAL Secure Rate 10 MVA	B++	90	5,000	10 yrs 	Int / Int	09/10/2025		5.75	5.75	10 yrs 	5.75	0-74: 3.20+ 75-UP: 1.70+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	12/01/2025		5.25	5.25	10 yrs 	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 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%	12/01/2025		4.95	4.95	10 yrs 	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	10/27/2025		4.85	4.85	10 yrs	4.85	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	11/24/2025		4.60	4.60	10 yrs 	4.60	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	11/24/2025		4.00	4.00	10 yrs 	4.00	18-75: 2.50+ 76-85: 1.25+