



MYGA Products

List filtered for Fidelity & Guaranty Life, Lincoln Financial, Integrity Life Insurance Company, American Equity Investment Life Insurance Company, Corebridge Financial, MassMutual Ascend Life Insurance Company, Protective Life, Liberty Bankers Life, Assurity Life, Securian Financial, Sentinel Security Life Insurance Company, Delaware Life, Atlantic Coast Life, Prosperity S.USA Life, United Life Insurance Company, CL Life, National Life Group, Ibexis, AuguStar, Stellar National Life, Heartland National, Revol One Financial, Talcott Financial Group

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	Int / Int	09/21/2026		5.15	5.15	1.00	2 yrs ↻	5.15	0-80: 1.00+ 81-UP: 0.60+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>High Band</i>	A-	85	500,000	2 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		4.05 4.05	0.00 4.05 4.05	0.15	2 yrs ↻	4.05 4.05	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Mid Band</i>	A-	85	100,000	2 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		3.95 3.95	0.00 3.95 3.95	0.15	2 yrs ↻	3.95 3.95	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Low Band</i>	A-	85	25,000	2 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		3.70 3.70	0.00 3.70 3.70	0.15	2 yrs ↻	3.70 3.70	0-75: 1.00+ 76-UP: 0.70+
Rate Guaranteed 3-Years													
REVOL ONE FINANCIAL BreakThrough 3yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	09/01/2026		6.00	6.00	0.10	3 yrs ↻	6.00	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	0% / 0%	09/01/2026		6.00	6.00	0.10	3 yrs ↻	6.00	0-80: 1.50+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	C++	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+
REVOL ONE FINANCIAL Breakthrough 3yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	09/16/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	Int / Int	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+

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REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	C++	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+
REVOL ONE FINANCIAL BreakThrough 3yr Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	Int / Int	09/16/2026		5.80	5.80	0.10	3 yrs ↻	5.80	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	Int / Int	09/01/2026		5.80	5.80	0.10	3 yrs ↻	5.80	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	09/01/2026		5.80	5.80	0.10	3 yrs ↻	5.80	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	09/01/2026		5.80	5.80	0.10	3 yrs ↻	5.80	0-80: 1.50+ 81-UP: 1.00+
HEARTLAND NATIONAL Secure Rate Pro 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	06/08/2026		5.80	5.80	1.00	3 yrs ↻	5.80	0-75: 1.50+ 76-UP: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	C+	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+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	09/21/2026		5.75	5.75	1.00	3 yrs ↻	5.75	0-80: 1.75+ 81-90: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	C++	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	C++	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	C+	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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	C++	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	C+	90	5,000	3 yrs ↻	0% / 0%	01/01/2026		6.20	5.20	1.00	3 yrs ↻	5.53	86-90: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/24/2026		5.40	5.40	1.00	3 yrs ↻	5.40	0-80: 2.00+ 81-85: 1.00+

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IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.65 5.90	+0.25 5.65 ↑ 5.90	0.05	3 yrs ↻	5.36 5.58	0-80: 1.50+ 81-85: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	08/28/2026 ↻ 10/01/2026		5.35 5.40	+0.05 5.35 ↑ 5.40	0.15	3 yrs	5.35 5.40	18-80: 1.50+ 81-UP: 0.85+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	C++	90	2,500	3 yrs ↻	0% / 0%	04/11/2026		5.35	5.35	1.00	3 yrs ↻	5.35	86-90: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.55 5.80	+0.25 5.55 ↑ 5.80	0.05	3 yrs ↻	5.27 5.49	0-80: 1.50+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>High Band</i>	A-	85	500,000	3 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.60	+0.35 5.25 ↑ 5.60	0.15	3 yrs ↻	5.25 5.60	0-75: 1.50+ 76-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		5.25 5.35	+0.10 5.25 ↑ 5.35	0.15	3 yrs	5.25 5.35	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		5.90 6.00	+0.10 4.90 ↑ 5.00	0.15	3 yrs	5.23 5.33	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	08/28/2026 ↻ 10/01/2026		5.20 5.30	+0.10 5.20 ↑ 5.30	0.15	3 yrs	5.20 5.30	18-80: 2.00+ 81-UP: 0.40+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.15 5.50	+0.35 5.15 ↑ 5.50	0.15	3 yrs ↻	5.15 5.50	0-75: 1.50+ 76-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.40	+0.25 5.15 ↑ 5.40	1.00	3 yrs	5.15 5.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+

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PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy <i>MVA High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/23/2026		5.15	5.15	1.00	3 yrs ↻	5.15	0-80: 1.25+ 81-85: 0.50+
DELAWARE LIFE Pinnacle Plus MYGA 3 <i>MVA Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	09/24/2026		5.10	5.10	1.00	3 yrs ↻	5.10	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) <i>MVA High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/23/2026		5.10	5.10	1.00	3 yrs ↻	5.10	0-80: 1.25+ 81-85: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) <i>MVA Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.35 5.60	+0.25 5.35 ↑ 5.60	0.05	3 yrs ↻	5.09 5.31	0-80: 1.50+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.05 5.30	+0.25 5.05 ↑ 5.30	1.00	3 yrs	5.05 5.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) <i>MVA, ROP High Band</i>	A-	85	100,000	3 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	3 yrs ↻	5.05	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>MVA MVA High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/23/2026		5.05	5.05	1.00	3 yrs	5.05	0-80: 1.50+ 81-85: 0.75+
IBEXIS MYGA Plus 3 (Simple Interest) <i>CA Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.25 5.50	+0.25 5.25 ↑ 5.50	0.05	3 yrs ↻	5.00 5.22	0-80: 1.50+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 <i>MVA Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.00 5.25	+0.25 5.00 ↑ 5.25	1.00	3 yrs	5.00 5.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>MVA MVA High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/23/2026		5.00	5.00	1.00	3 yrs	5.00	0-80: 1.50 81-85: 0.75
HEARTLAND NATIONAL Secure Rate 3 <i>MVA</i>	B++	90	5,000	3 yrs ↻	Int / Int	09/11/2026		4.95	4.95	3.00	3 yrs ↻	4.95	0-74: 1.95+ 75-UP: 1.10+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) <i>MVA, ROP High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	3 yrs ↻	4.95	0-80: 1.25+ 81-85: 0.50+

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PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/23/2026		4.95	4.95	1.00	3 yrs	4.95	0-80: 1.50 81-85: 0.75
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		4.90 5.25	+0.35 4.90 ↑ 5.25	0.15	3 yrs ↻	4.90 5.25	0-75: 1.50+ 76-UP: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	08/11/2026		4.90	4.90	2.75	3 yrs ↻	4.90	0-79: 1.50+ 80-90: 0.75+
AUGUSTAR LunarGuard 3 MVA MVA <i>High Band</i>	A	92	100,000	3 yrs ↻	5% / 5% ↻	08/17/2026 10/01/2026		4.90 5.00	+0.10 4.90 ↑ 5.00	0.25	3 yrs ↻	4.90 5.00	18-80: 1.80+ 81-92: 0.90+
AUGUSTAR LunarGuard 3 MVA CA MVA <i>High Band</i>	A	92	100,000	3 yrs ↻	5% / 5% ↻	08/17/2026 10/01/2026		4.90 5.00	+0.10 4.90 ↑ 5.00	1.90	3 yrs ↻	4.90 5.00	18-80: 1.80+ 81-92: 0.90+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10% ↻	09/15/2026 10/01/2026		4.90 5.15	+0.25 4.90 ↑ 5.15	1.00	3 yrs	4.90 5.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/23/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/23/2026		4.90	4.90	1.00	3 yrs ↻	4.90	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/23/2026		4.90	4.90	1.00	3 yrs	4.90	0-80: 1.50+ 81-85: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10% ↻	09/15/2026 10/01/2026		4.85 5.10	+0.25 4.85 ↑ 5.10	1.00	3 yrs	4.85 5.10	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/23/2026		4.85	4.85	1.00	3 yrs ↻	4.85	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/23/2026		4.85	4.85	1.00	3 yrs ↻	4.85	0-80: 1.25+ 81-85: 0.50+

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PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/23/2026		4.85	4.85	1.00	3 yrs	4.85	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/23/2026		4.85	4.85	1.00	3 yrs	4.85	0-80: 1.50 81-85: 0.75
AUGUSTAR LunarGuard 3 <i>High Band</i>	A	92	100,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.80 4.90	+0.10 4.80 ↑ 4.90	0.25	3 yrs ↻	4.80 4.90	18-80: 1.80+ 81-UP: 0.90+
AUGUSTAR LunarGuard 3 CA <i>High Band</i>	A	92	100,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.80 4.90	+0.10 4.80 ↑ 4.90	1.90	3 yrs ↻	4.80 4.90	18-80: 1.80+ 81-92: 0.90+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 0%	09/23/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 0%	09/23/2026		4.80	4.80	1.00	3 yrs ↻	4.80	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	3 yrs	4.80	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	3 yrs	4.80	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	3 yrs	4.80	0-80: 1.50+ 81-85: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		4.75 5.00	+0.25 4.75 ↑ 5.00	1.00	3 yrs	4.75 5.00	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	3 yrs	4.75	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	3 yrs	4.75	0-80: 1.50 81-85: 0.75

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AUGUSTAR LunarGuard 3 MVA MVA <i>Low Band</i>	A	92	10,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	0.25	3 yrs ↻	4.70 4.80	18-80: 1.80+ 81-92: 0.90+
AUGUSTAR LunarGuard 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.70 4.80	+0.10 4.70 ↑ 4.80	1.90	3 yrs ↻	4.70 4.80	18-80: 1.80+ 81-92: 0.90+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs ↻	0% / 10%	09/23/2026		4.70	4.70	1.00	3 yrs ↻	4.70	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs ↻	0% / 10%	09/23/2026		4.70	4.70	1.00	3 yrs ↻	4.70	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/23/2026		4.70	4.70	1.00	3 yrs	4.70	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/23/2026		4.70	4.70	1.00	3 yrs	4.70	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/23/2026		4.70	4.70	1.00	3 yrs	4.70	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/23/2026		4.65	4.65	1.00	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/23/2026		4.65	4.65	1.00	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+
AUGUSTAR LunarGuard 3 <i>Low Band</i>	A	92	10,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	0.25	3 yrs ↻	4.60 4.70	18-80: 1.80+ 81-UP: 0.90+
AUGUSTAR LunarGuard 3 CA <i>Low Band</i>	A	92	10,000	3 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		4.60 4.70	+0.10 4.60 ↑ 4.70	1.90	3 yrs ↻	4.60 4.70	18-80: 1.80+ 81-92: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/23/2026		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/23/2026		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/23/2026		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/23/2026		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.50+ 81-85: 0.75+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	0.10	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
ASSURITY LIFE SecurePath 3 MVA	A-	90	2,000	3 yrs	12% / 12%	09/01/2026 ↻ 10/01/2026		4.10 4.70	+0.60 4.10 ↑ 4.70	2.40	3 yrs	4.10 4.70	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.50+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	09/01/2026		4.00	4.00	1.00	3 yrs ↻	4.00	18-80: 2.25+ 81-UP: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs ↻	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs ↻	3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		3.90	3.90	0.10	3 yrs	3.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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	1.00	3 yrs ↻	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
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	1.00	3 yrs ↻	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	07/01/2026		3.60	3.60	1.00	3 yrs	3.60	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs ↻	10% / 10%	03/02/2026		3.60	3.60	0.25	3 yrs ↻	3.60	0-80: 2.00+ 81-85: 1.50+ 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	1.00	3 yrs ↻	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	07/01/2026		3.45	3.45	1.00	3 yrs	3.45	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	07/01/2026		3.40	3.40	1.00	3 yrs	3.40	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	07/01/2026		3.25	3.25	1.00	3 yrs	3.25	
Rate Guaranteed 4-Years													
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/21/2026		5.30	5.30	0.25	4 yrs ↻	5.30	18-75: 1.50+ 76-85: 0.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>High Band</i>	A-	85	500,000	4 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.60	+0.35 5.25 ↑ 5.60	0.15	4 yrs ↻	5.25 5.60	0-75: 1.50+ 76-UP: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Mid Band</i>	A-	85	100,000	4 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.15 5.50	+0.35 5.15 ↑ 5.50	0.15	4 yrs ↻	5.15 5.50	0-75: 1.50+ 76-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/23/2026		5.05	5.05	1.00	4 yrs	5.05	0-80: 2.00 81-85: 1.00

MYGA Products

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PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/23/2026		5.00	5.00	1.00	4 yrs	5.00	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/23/2026		4.95	4.95	1.00	4 yrs	4.95	0-80: 2.00 81-85: 1.00
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Low Band</i>	A-	85	25,000	4 yrs ↻	10% / 10%	09/08/2026 10/05/2026		4.90 5.25	+0.35 4.90 ↑ 5.25	0.15	4 yrs ↻	4.90 5.25	0-75: 1.50+ 76-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/23/2026		4.90	4.90	1.00	4 yrs	4.90	0-80: 2.00+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/21/2026		4.85	4.85	0.25	4 yrs ↻	4.85	18-75: 1.50+ 76-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/23/2026		4.85	4.85	1.00	4 yrs	4.85	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/23/2026		4.85	4.85	1.00	4 yrs	4.85	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	4 yrs	4.80	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	4 yrs	4.80	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/23/2026		4.80	4.80	1.00	4 yrs	4.80	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	4 yrs	4.75	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	4 yrs	4.75	0-80: 2.00 81-85: 1.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/23/2026		4.70	4.70	1.00	4 yrs	4.70	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/23/2026		4.70	4.70	1.00	4 yrs	4.70	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/23/2026		4.70	4.70	1.00	4 yrs	4.70	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/23/2026		4.65	4.65	1.00	4 yrs	4.65	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/23/2026		4.65	4.65	1.00	4 yrs	4.65	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	4 yrs	4.60	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	4 yrs	4.60	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	4 yrs	4.60	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/23/2026		4.60	4.60	1.00	4 yrs	4.60	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/23/2026		4.55	4.55	1.00	4 yrs	4.55	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/23/2026		4.55	4.55	1.00	4 yrs	4.55	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/23/2026		4.45	4.45	1.00	4 yrs	4.45	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/23/2026		4.45	4.45	1.00	4 yrs	4.45	0-80: 2.00+ 81-85: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	09/01/2026 ↻ 10/01/2026		5.05 5.60	+0.55 4.05 ↑ 4.60	2.50	4 yrs ↻	4.30 4.85	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	07/01/2026		3.25	3.25	2.90	4 yrs	3.25	
Rate Guaranteed 5-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	C++	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	C++	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+
REVOL ONE FINANCIAL BreakThrough 5yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
HEARTLAND NATIONAL Secure Rate Pro 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	06/08/2026		6.10	6.10	1.00	5 yrs ↻	6.10	0-75: 1.75+ 76-UP: 1.25+
REVOL ONE FINANCIAL BreakThrough 5yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/16/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	C++	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+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	09/21/2026		6.00	6.00	1.00	5 yrs ↻	6.00	0-80: 2.25+ 81-UP: 1.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL BreakThrough 5yr Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	09/16/2026		5.95	5.95	0.10	5 yrs ↻	5.95	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	5 yrs ↻	5.95	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	5 yrs ↻	5.95	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	5 yrs ↻	5.95	0-80: 2.50+ 81-UP: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	C++	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	C++	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	C+	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	C+	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+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	09/29/2026		5.85	5.85	2.90	5 yrs	5.85	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/24/2026		5.75	5.75	1.00	5 yrs ↻	5.75	0-80: 2.50+ 81-85: 1.25+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	C+	90	5,000	5 yrs ↻	0% / 0%	01/01/2026		6.45	5.45	1.00	5 yrs ↻	5.65	86-90: 1.30+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>High Band</i>	A-	85	500,000	5 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	5 yrs ↻	5.60 5.90	0-75: 2.25+ 76-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	C++	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	5 yrs ↻	5.60	86-90: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/23/2026		5.55	5.55	1.00	5 yrs ↻	5.55	0-80: 2.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		6.15 6.35	+0.20 6.15 ↑ 6.35	0.05	5 yrs ↻	5.51 5.67	0-80: 2.50+ 81-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.50 5.60	+0.10 5.50 ↑ 5.60	0.25	5 yrs	5.50 5.60	18-85: 2.00+ 86-90: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	5 yrs ↻	5.50 5.80	0-75: 2.25+ 76-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/23/2026		5.50	5.50	1.00	5 yrs ↻	5.50	0-80: 2.50+ 81-85: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.25	5 yrs	5.45 5.55	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.25	5 yrs	5.45 5.55	18-85: 2.00+ 86-90: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	09/24/2026		5.45	5.45	1.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.25+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	09/29/2026		5.45	5.45	2.90	5 yrs	5.45	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/23/2026		5.45	5.45	1.00	5 yrs	5.45	0-80: 3.00 81-85: 2.00
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		6.05 6.25	+0.20 6.05 ↑ 6.25	0.05	5 yrs ↻	5.43 5.59	0-80: 2.50+ 81-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.40 5.50	+0.10 5.40 ↑ 5.50	0.25	5 yrs	5.40 5.50	18-85: 2.00+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarGuard 5 MVA MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.40 5.70	+0.30 5.40 ↑ 5.70	0.25	5 yrs ↻	5.40 5.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA MVA <i>High Band</i>	A	90	100,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.40 5.70	+0.30 5.40 ↑ 5.70	1.90	5 yrs ↻	5.40 5.70	18-80: 2.50+ 81-90: 1.25+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/23/2026		5.40	5.40	1.00	5 yrs	5.40	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/21/2026		5.30	5.30	0.25	5 yrs ↻	5.30	18-75: 2.00+ 76-85: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	08/28/2026 ↻ 10/01/2026		5.30 5.45	+0.15 5.30 ↑ 5.45	0.15	5 yrs	5.30 5.45	18-80: 2.25+ 81-UP: 1.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	09/15/2026		5.30	5.30	0.10	5 yrs	5.30	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AUGUSTAR LunarGuard 5 <i>High Band</i>	A	90	100,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.30 5.60	+0.30 5.30 ↑ 5.60	0.25	5 yrs ↻	5.30 5.60	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>High Band</i>	A	90	100,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.30 5.60	+0.30 5.30 ↑ 5.60	1.90	5 yrs ↻	5.30 5.60	18-80: 2.50+ 81-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.30 5.65	+0.35 5.30 ↑ 5.65	1.00	5 yrs	5.30 5.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/23/2026		5.30	5.30	1.00	5 yrs	5.30	0-80: 3.00+ 81-85: 2.00+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.85 6.05	+0.20 5.85 ↑ 6.05	0.05	5 yrs ↻	5.27 5.43	0-80: 2.50+ 81-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.25 5.25	0.00 5.25 ↔ 5.25	0.25	5 yrs	5.25 5.25	18-85: 2.00+ 86-90: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	5 yrs ↻	5.25 5.55	0-75: 2.25+ 76-UP: 1.50+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	08/11/2026		5.25	5.25	2.75	5 yrs ↻	5.25	0-79: 2.00+ 80-90: 1.00+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		5.25 5.40	+0.15 5.25 ↑ 5.40	0.15	5 yrs	5.25 5.40	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		6.05 6.20	+0.15 5.05 ↑ 5.20	0.15	5 yrs	5.25 5.40	18-80: 2.00+ 81-UP: 0.40+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs ↻	Int / Int	09/11/2026		5.25	5.25	3.00	5 yrs ↻	5.25	0-74: 2.45+ 75-UP: 1.70+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	1.00	5 yrs	5.25 5.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	5 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/23/2026		5.25	5.25	1.00	5 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/23/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/23/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/23/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 3.00+ 81-85: 2.00+
AUGUSTAR LunarGuard 5 MVA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.20 5.50	+0.30 5.20 ↑ 5.50	0.25	5 yrs ↻	5.20 5.50	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.20 5.50	+0.30 5.20 ↑ 5.50	1.90	5 yrs ↻	5.20 5.50	18-80: 2.50+ 81-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.20 5.55	+0.35 5.20 ↑ 5.55	1.00	5 yrs	5.20 5.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	09/23/2026		5.20	5.20	1.00	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/23/2026		5.20	5.20	1.00	5 yrs	5.20	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/23/2026		5.20	5.20	1.00	5 yrs	5.20	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/23/2026		5.20	5.20	1.00	5 yrs	5.20	0-80: 3.00 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.75 5.95	+0.20 5.75 ↑ 5.95	0.05	5 yrs ↻	5.18 5.35	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.45	+0.30 5.15 ↑ 5.45	1.00	5 yrs	5.15 5.45	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	08/28/2026 ↻ 10/01/2026		5.10 5.30	+0.20 5.10 ↑ 5.30	0.15	5 yrs	5.10 5.30	18-80: 3.00+ 81-UP: 0.40+
AUGUSTAR LunarGuard 5 <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.10 5.40	+0.30 5.10 ↑ 5.40	0.25	5 yrs ↻	5.10 5.40	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.10 5.40	+0.30 5.10 ↑ 5.40	1.90	5 yrs ↻	5.10 5.40	18-80: 2.50+ 81-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.10 5.40	+0.30 5.10 ↑ 5.40	1.00	5 yrs	5.10 5.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/23/2026		5.10	5.10	1.00	5 yrs	5.10	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/23/2026		5.10	5.10	1.00	5 yrs	5.10	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/23/2026		5.10	5.10	1.00	5 yrs	5.10	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.05 5.05	0.00 5.05 ↔ 5.05	0.25	5 yrs	5.05 5.05	18-85: 2.00+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/23/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/23/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/23/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/21/2026		5.00	5.00	0.25	5 yrs ↻	5.00	18-75: 2.00+ 76-85: 1.00+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	08/24/2026		5.00	5.00	0.25	5 yrs	5.00	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.00 5.30	+0.30 5.00 ↑ 5.30	1.00	5 yrs	5.00 5.30	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/23/2026		5.00	5.00	1.00	5 yrs	5.00	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/23/2026		5.00	5.00	1.00	5 yrs	5.00	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	5 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/23/2026		4.95	4.95	1.00	5 yrs	4.95	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/23/2026		4.90	4.90	1.00	5 yrs	4.90	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/23/2026		4.90	4.90	1.00	5 yrs	4.90	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/23/2026		4.85	4.85	1.00	5 yrs	4.85	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/23/2026		4.85	4.85	1.00	5 yrs	4.85	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		4.80 4.80	0.00 4.80 ↻ 4.80	0.25	5 yrs	4.80 4.80	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		4.80 4.80	0.00 4.80 ↻ 4.80	0.25	5 yrs	4.80 4.80	18-85: 2.00+ 86-90: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	07/01/2026		4.80	4.80	1.00	5 yrs	4.80	
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/03/2026		4.75	4.75	1.00	5 yrs	4.75	0-80: 2.00+ 81-85: 1.55+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	5 yrs	4.75	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/23/2026		4.75	4.75	1.00	5 yrs	4.75	0-80: 3.00+ 81-85: 2.00+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	08/24/2026		4.70	4.70	0.25	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
ASSURITY LIFE SecurePath 5 MVA	A-	90	2,000	5 yrs	12% / 12% ↻	09/01/2026 10/01/2026		4.70 5.25	+0.55 4.70 ↑ 5.25	2.40	5 yrs	4.70 5.25	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.75+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	07/01/2026		4.65	4.65	1.00	5 yrs	4.65	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	07/01/2026		4.60	4.60	1.00	5 yrs	4.60	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	09/29/2026		4.60	4.60	2.90	5 yrs	4.60	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	07/01/2026		4.45	4.45	1.00	5 yrs	4.45	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	09/01/2026 10/01/2026 ↻		5.15 5.65	+0.50 4.15 ↑ 4.65	2.50	5 yrs ↻	4.35 4.85	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2026 10/01/2026 ↻		4.95 5.50	+0.55 4.20 ↑ 4.75	2.50	5 yrs ↻	4.35 4.90	0-79: 5.00+ 80-85: 3.00+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.30	4.30	0.10	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	09/01/2026		4.00	4.00	1.00	5 yrs ↻	4.00	18-80: 4.00+ 81-UP: 2.75+
STELLAR NATIONAL LIFE Stellar Security 5	B	90	5,000	5 yrs	Int / 10%	09/17/2024		3.95	3.95	1.00	5 yrs	3.95	18-80: 2.50+ 81-90: 1.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs ↻	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs ↻	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs ↻	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs ↻	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/15/2026		3.65	3.65	0.10	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	0% / 10%	11/12/2025		3.50	3.50	1.00	5 yrs ↻	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
Rate Guaranteed 6-Years													
ATLANTIC COAST LIFE Safe Haven 6 MVA	C+	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+
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	C+	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+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	C+	90	5,000	6 yrs ↻	0% / 0%	01/01/2026		6.45	5.45	1.00	6 yrs ↻	5.62	86-UP: 1.30+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>High Band</i>	A-	85	500,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.60 5.90	5.60 ↑ 5.90	0.15	6 yrs ↻	5.60 5.90	0-75: 2.25+ 76-UP: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Mid Band</i>	A-	85	100,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	5.50 ↑ 5.80	0.15	6 yrs ↻	5.50 5.80	0-75: 2.25+ 76-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/21/2026		5.30	5.30	0.25	6 yrs ↻	5.30	18-75: 2.00+ 76-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Low Band</i>	A-	85	25,000	6 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	5.25 ↑ 5.55	0.15	6 yrs ↻	5.25 5.55	0-75: 2.25+ 76-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/21/2026		5.00	5.00	0.25	6 yrs ↻	5.00	18-75: 2.00+ 76-85: 1.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2026 ↻ 10/01/2026		4.65 5.15	3.90 ↑ 4.40	2.50	6 yrs ↻	4.02 4.52	0-79: 5.00+ 80-85: 3.00+

MYGA Products

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UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	07/01/2026		3.45	3.45	2.90	6 yrs	3.45	
Rate Guaranteed 7-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	C++	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	C++	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+
REVOL ONE FINANCIAL BreakThrough 7yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	7 yrs ↻	6.15	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	7 yrs ↻	6.15	0-80: 3.00+ 81-UP: 1.90+
HEARTLAND NATIONAL Secure Rate Pro 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	06/08/2026		6.10	6.10	1.00	7 yrs ↻	6.10	0-75: 2.00+ 76-UP: 1.50+
REVOL ONE FINANCIAL BreakThrough 7yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	09/16/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL BreakThrough 7yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	C++	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+
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00 81-UP: 1.90
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	09/16/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00+ 81-UP: 1.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00+ 81-UP: 1.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	C++	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	C++	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	C+	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	C+	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+
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	09/29/2026		5.75	5.75	2.90	7 yrs	5.75	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/24/2026		5.65	5.65	1.00	7 yrs ↻	5.65	0-80: 2.50+ 81-85: 1.25+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	C+	90	5,000	7 yrs ↻	0% / 0%	01/01/2026		6.50	5.50	1.00	7 yrs ↻	5.64	86-90: 1.40+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>High Band</i>	A-	85	500,000	7 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	7 yrs ↻	5.60 5.90	0-75: 2.75+ 76-UP: 2.00+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	08/28/2026 ↻ 10/01/2026		5.60 5.65	+0.05 5.60 ↑ 5.65	0.15	7 yrs	5.60 5.65	18-80: 2.50+ 81-UP: 1.15+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	C++	90	2,500	7 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	7 yrs ↻	5.60	86-90: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/23/2026		5.60	5.60	1.00	7 yrs ↻	5.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/23/2026		5.55	5.55	1.00	7 yrs ↻	5.55	0-80: 3.00+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.50 5.60	+0.10 5.50 ↑ 5.60	0.25	7 yrs	5.50 5.60	18-84: 2.50+ 85-90: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>Mid Band</i>	A-	85	100,000	7 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	7 yrs ↻	5.50 5.80	0-75: 2.75+ 76-UP: 2.00+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		5.50 5.60	+0.10 5.50 ↑ 5.60	0.15	7 yrs	5.50 5.60	18-80: 2.00+ 81-UP: 0.40+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/23/2026		5.50	5.50	1.00	7 yrs	5.50	0-80: 3.50 81-85: 2.00
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	08/28/2026 ↻ 10/01/2026		6.35 6.45	+0.10 5.35 ↑ 5.45	0.15	7 yrs	5.49 5.59	18-80: 2.15+ 81-UP: 0.45+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.25	7 yrs	5.45 5.55	18-84: 3.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.25	7 yrs	5.45 5.55	18-84: 3.50+ 85-90: 1.00+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	08/28/2026 ↻ 10/01/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.15	7 yrs	5.45 5.55	18-80: 3.25+ 81-UP: 0.45+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	09/15/2026		5.45	5.45	0.10	7 yrs	5.45	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/23/2026		5.45	5.45	1.00	7 yrs	5.45	0-80: 3.50 81-85: 2.00

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		6.40 6.60	+0.20 6.40 ↑ 6.60	0.05	7 yrs ↻	5.43 5.58	0-75: 3.00+ 76-80: 1.75+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	09/24/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.40 5.80	+0.40 5.40 ↑ 5.80	1.00	7 yrs	5.40 5.80	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	09/23/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/23/2026		5.40	5.40	1.00	7 yrs ↻	5.40	0-80: 3.00+ 81-85: 1.50+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		6.30 6.50	+0.20 6.30 ↑ 6.50	0.05	7 yrs ↻	5.36 5.50	0-75: 3.00+ 76-80: 1.75+
AUGUSTAR LunarGuard 7 MVA MVA <i>High Band</i>	A	88	100,000	7 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.35 5.75	+0.40 5.35 ↑ 5.75	0.25	7 yrs ↻	5.35 5.75	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA <i>High Band</i>	A	88	100,000	7 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.35 5.75	+0.40 5.35 ↑ 5.75	1.90	7 yrs ↻	5.35 5.75	18-80: 3.25+ 81-88: 2.25+
HEARTLAND NATIONAL Secure Rate 7 MVA	B++	90	5,000	7 yrs ↻	Int / Int	09/11/2026		5.35	5.35	3.00	7 yrs ↻	5.35	0-74: 2.70+ 75-UP: 1.70+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	09/29/2026		5.35	5.35	2.90	7 yrs	5.35	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/23/2026		5.35	5.35	1.00	7 yrs ↻	5.35	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/23/2026		5.35	5.35	1.00	7 yrs ↻	5.35	0-80: 3.00+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/23/2026		5.35	5.35	1.00	7 yrs	5.35	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity with MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	09/21/2026 ↩ 10/05/2026		5.30 5.30	0.00 5.30 ↔	0.25	7 yrs	5.30 5.30	18-84: 2.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	09/21/2026		5.30	5.30	0.25	7 yrs ↻	5.30	18-75: 2.50+ 76-85: 1.25+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	08/11/2026		5.30	5.30	2.75	7 yrs ↻	5.30	0-79: 2.25+ 80-90: 1.13+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		5.30 5.70	+0.40 5.30 ↑ 5.70	1.00	7 yrs	5.30 5.70	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/23/2026		5.30	5.30	1.00	7 yrs	5.30	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	09/21/2026 ↩ 10/05/2026		5.25 5.25	0.00 5.25 ↔	0.25	7 yrs	5.25 5.25	18-84: 3.50+ 85-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/21/2026 ↩ 10/05/2026		5.25 5.35	+0.10 5.25 ↑ 5.35	0.25	7 yrs	5.25 5.35	18-84: 2.50+ 85-90: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	10% / 10%	09/08/2026 ↩ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	7 yrs ↻	5.25 5.55	0-75: 2.75+ 76-UP: 2.00+
AUGUSTAR LunarGuard 7 <i>High Band</i>	A	88	100,000	7 yrs ↻	5% / 5%	08/17/2026 ↩ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	0.25	7 yrs ↻	5.25 5.65	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA <i>High Band</i>	A	88	100,000	7 yrs ↻	5% / 5%	08/17/2026 ↩ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	1.90	7 yrs ↻	5.25 5.65	18-80: 3.25+ 81-88: 2.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	09/15/2026 ↩ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	1.00	7 yrs	5.25 5.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/23/2026		5.25	5.25	1.00	7 yrs ↻	5.25	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/23/2026		5.25	5.25	1.00	7 yrs	5.25	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/23/2026		5.25	5.25	1.00	7 yrs	5.25	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/23/2026		5.20	5.20	1.00	7 yrs	5.20	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/23/2026		5.20	5.20	1.00	7 yrs	5.20	0-80: 3.50 81-85: 2.00
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	08/13/2026 ↩ 10/01/2026		6.05 6.25	+0.20 6.05 ↑ 6.25	0.05	7 yrs ↻	5.17 5.32	0-75: 3.00+ 76-80: 1.75+
AUGUSTAR LunarGuard 7 MVA <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	08/17/2026 ↩ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	0.25	7 yrs ↻	5.15 5.55	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	08/17/2026 ↩ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	1.90	7 yrs ↻	5.15 5.55	18-80: 3.25+ 81-88: 2.25+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	1.00	7 yrs	5.15 5.55	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/23/2026		5.15	5.15	1.00	7 yrs ↻	5.15	0-80: 3.00+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/23/2026		5.15	5.15	1.00	7 yrs	5.15	0-80: 3.50 81-85: 2.00
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	08/13/2026 ↻ 10/01/2026		5.95 6.15	+0.20 5.95 ↑ 6.15	0.05	7 yrs ↻	5.10 5.25	0-75: 3.00+ 76-80: 1.75+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.10 5.50	+0.40 5.10 ↑ 5.50	1.00	7 yrs	5.10 5.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/23/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/23/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	09/21/2026		5.05	5.05	0.25	7 yrs ↻	5.05	18-75: 2.50+ 76-85: 1.25+
AUGUSTAR LunarGuard 7 <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.05 5.45	+0.40 5.05 ↑ 5.45	0.25	7 yrs ↻	5.05 5.45	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	08/17/2026 ↻ 10/01/2026		5.05 5.45	+0.40 5.05 ↑ 5.45	1.90	7 yrs ↻	5.05 5.45	18-80: 3.25+ 81-88: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	08/24/2026		5.05	5.05	0.25	7 yrs	5.05	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	2,000 QL 5,000 NQ	7 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	7 yrs ↻	5.05	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/23/2026		5.05	5.05	1.00	7 yrs ↻	5.05	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/23/2026		5.05	5.05	1.00	7 yrs	5.05	0-80: 3.50+ 81-85: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/23/2026		5.05	5.05	1.00	7 yrs	5.05	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/23/2026		5.05	5.05	1.00	7 yrs	5.05	0-80: 3.50 81-85: 2.00
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	09/15/2026 ↩ 10/01/2026		5.00 5.40	+0.40 5.00 ↑ 5.40	1.00	7 yrs	5.00 5.40	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/23/2026		5.00	5.00	1.00	7 yrs	5.00	0-80: 3.50+ 81-85: 2.00+
ASSURITY LIFE SecurePath 7 MVA	A-	90	2,000	7 yrs	12% / 12%	09/01/2026 ↩ 10/01/2026		4.95 5.50	+0.55 4.95 ↑ 5.50	2.40	7 yrs	4.95 5.50	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/23/2026		4.95	4.95	1.00	7 yrs ↻	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/23/2026		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/23/2026		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/23/2026		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	09/21/2026 ↩ 10/05/2026		4.85 4.85	0.00 4.85 ↔ 4.85	0.25	7 yrs	4.85 4.85	18-84: 3.50+ 85-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	09/21/2026 ↻ 10/05/2026		4.80 4.80	0.00 4.80	0.25	7 yrs	4.80 4.80	18-84: 2.50+ 85-90: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	07/01/2026		4.80	4.80	1.00	7 yrs	4.80	
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/23/2026		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/23/2026		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.50 81-85: 2.00
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	08/24/2026		4.75	4.75	0.25	7 yrs	4.75	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/23/2026		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/23/2026		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50+ 81-85: 2.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	07/01/2026		4.65	4.65	1.00	7 yrs	4.65	
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/23/2026		4.65	4.65	1.00	7 yrs	4.65	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/23/2026		4.65	4.65	1.00	7 yrs	4.65	0-80: 3.50+ 81-85: 2.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>Low Band</i>	A-	89	25,000	7 yrs	0% / Int	07/01/2026		4.60	4.60	1.00	7 yrs	4.60	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	09/29/2026		4.60	4.60	2.90	7 yrs	4.60	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	07/01/2026		4.45	4.45	1.00	7 yrs	4.45	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	09/01/2026 ↻ 10/01/2026		5.10 5.55	+0.45 4.10 4.55	2.50	7 yrs ↻	4.24 4.69	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	09/01/2026 ↻ 10/01/2026		5.05 5.45	+0.40 4.05 ↑ 4.45	2.50	7 yrs	4.19 4.59	0-79: 4.00+ 80-85: 2.25+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2026 ↻ 10/01/2026		4.70 5.15	+0.45 3.95 ↑ 4.40	2.50	7 yrs ↻	4.06 4.51	0-79: 5.00+ 80-85: 3.00+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	09/01/2026		4.00	4.00	1.00	7 yrs ↻	4.00	18-80: 4.00+ 81-UP: 2.65+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		3.75 3.75	0.00 3.75 ↔ 3.75	3.00	7 yrs	3.75 3.75	0-80: 3.00+ 81-88: 1.875+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	09/15/2026		3.65	3.65	0.10	7 yrs	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		3.65 3.65	0.00 3.65 ↔ 3.65	3.00	7 yrs	3.65 3.65	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		3.45 3.45	0.00 3.45 ↔ 3.45	3.00	7 yrs	3.45 3.45	0-80: 3.00+ 81-88: 1.875+
Rate Guaranteed 8-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>High Band</i>	A-	85	500,000	8 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	8 yrs ↻	5.60 5.90	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Mid Band</i>	A-	85	100,000	8 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	8 yrs ↻	5.50 5.80	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Low Band</i>	A-	85	25,000	8 yrs ↻	10% / 10%	09/08/2026 ↻ 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	8 yrs ↻	5.25 5.55	0-75: 2.75+ 76-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 9-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>High Band</i>	A-	85	500,000	9 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.60 5.90	+0.30 5.60 ↑ 5.90	0.15	9 yrs ↻	5.60 5.90	0-75: 2.75+ 76-UP: 2.00+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0% ↻	08/28/2026 10/01/2026		5.60 5.65	+0.05 5.60 ↑ 5.65	0.15	9 yrs	5.60 5.65	18-80: 2.75+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int ↻	08/28/2026 10/01/2026		6.40 6.50	+0.10 5.40 ↑ 5.50	0.15	9 yrs	5.51 5.61	18-80: 2.25+ 81-UP: 0.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Mid Band</i>	A-	85	100,000	9 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.50 5.80	+0.30 5.50 ↑ 5.80	0.15	9 yrs ↻	5.50 5.80	0-75: 2.75+ 76-UP: 2.00+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int ↻	08/28/2026 10/01/2026		5.50 5.60	+0.10 5.50 ↑ 5.60	0.15	9 yrs	5.50 5.60	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10% ↻	08/28/2026 10/01/2026		5.45 5.55	+0.10 5.45 ↑ 5.55	0.15	9 yrs	5.45 5.55	18-80: 3.50+ 81-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10% ↻	09/15/2026 10/01/2026		5.40 5.80	+0.40 5.40 ↑ 5.80	1.00	9 yrs	5.40 5.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10% ↻	09/15/2026 10/01/2026		5.30 5.70	+0.40 5.30 ↑ 5.70	1.00	9 yrs	5.30 5.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Low Band</i>	A-	85	25,000	9 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.25 5.55	+0.30 5.25 ↑ 5.55	0.15	9 yrs ↻	5.25 5.55	0-75: 2.75+ 76-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.25 5.65	+0.40 5.25 ↑ 5.65	1.00	9 yrs	5.25 5.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.15 5.55	+0.40 5.15 ↑ 5.55	1.00	9 yrs	5.15 5.55	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	09/15/2026 ↻ 10/01/2026		5.10 5.50	+0.40 5.10 ↑ 5.50	1.00	9 yrs	5.10 5.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	09/15/2026 ↻ 10/01/2026		5.00 5.40	+0.40 5.00 ↑ 5.40	1.00	9 yrs	5.00 5.40	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL BreakThrough 10yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	C++	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+
REVOL ONE FINANCIAL BreakThrough 10yr with Enhanced Death Benefit Rider MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL BreakThrough 10yr with Free Partial Surrender Rider MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	Int / Int	09/01/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	Int / Int	09/01/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	C++	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+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
HEARTLAND NATIONAL Secure Rate Pro 10 MVA	B++	85	5,000	10 yrs	0% / 0%	06/08/2026		6.15	6.15	1.00	10 yrs	6.15	0-75: 2.50+ 76-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 10yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	10 yrs ↻	6.05	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	10 yrs ↻	6.05	0-80: 3.50+ 81-UP: 2.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	C++	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	C++	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	C++	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	C+	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+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>High Band</i>	A-	85	500,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.80 6.10	+0.30 5.80 ↑ 6.10	0.15	10 yrs ↻	5.80 6.10	0-75: 3.00+ 76-UP: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	C+	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+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>Mid Band</i>	A-	85	100,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.70 6.00	+0.30 5.70 ↑ 6.00	0.15	10 yrs ↻	5.70 6.00	0-75: 3.00+ 76-UP: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/21/2026		5.65	5.65	0.25	10 yrs	5.65	18-75: 2.50+ 76-85: 1.25+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs ↻	0% / 10%	09/24/2026		5.65	5.65	1.00	10 yrs ↻	5.65	0-80: 3.00+ 81-85: 1.50+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	C+	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	C++	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	10 yrs ↻	5.60	86-90: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	09/15/2026		5.50	5.50	0.10	10 yrs	5.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	10% / 10% ↻	09/08/2026 10/05/2026		5.45 5.75	+0.30 5.45 ↑ 5.75	0.15	10 yrs ↻	5.45 5.75	0-75: 3.00+ 76-UP: 2.00+
HEARTLAND NATIONAL Secure Rate 10 MVA	B++	90	5,000	10 yrs ↻	Int / Int	09/11/2026		5.45	5.45	3.00	10 yrs ↻	5.45	0-74: 3.20+ 75-UP: 1.70+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs ↻	0% / 10%	09/24/2026		5.40	5.40	1.00	10 yrs ↻	5.40	0-80: 3.00+ 81-85: 1.50+
ASSURITY LIFE SecurePath 10 MVA	A-	90	2,000	10 yrs	12% / 12% ↻	09/01/2026 10/01/2026		5.30 5.75	+0.45 5.30 ↑ 5.75	2.40	10 yrs	5.30 5.75	0-80: 3.25+ 81-85: 1.50+ 86-UP: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	09/21/2026		5.05	5.05	0.25	10 yrs	5.05	18-75: 2.50+ 76-85: 1.25+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10% ↻	09/01/2026 10/01/2026		5.25 5.70	+0.45 4.25 ↑ 4.70	2.50	10 yrs ↻	4.35 4.80	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10% ↻	09/01/2026 10/01/2026		4.80 5.20	+0.40 4.05 ↑ 4.45	2.50	10 yrs ↻	4.12 4.52	0-79: 5.00+ 80-85: 3.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	09/15/2026		3.70	3.70	0.10	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+

MYGA Products

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	C+	75	5,000	20 yrs ↻	0% / 0%	01/01/2026		4.90	4.90	1.00	20 yrs ↻	5.65	70-75: 3.15+
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