



MYGA Products

AB

List filtered for Reliance Standard Life, New York Life Insurance and Annuity Corporation, Nationwide Life Insurance Company, GBU Life, National Life 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	2 yrs	4.95	See Notes
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	2 yrs	4.95	See Notes
Rate Guaranteed 3-Years													
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	3 yrs	4.95	See Notes
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	3 yrs	4.95	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.90	4.90	0.05	3 yrs	4.90	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.80	4.80	0.05	3 yrs	4.80	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.65	4.65	0.05	3 yrs	4.65	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.55	4.55	0.05	3 yrs	4.55	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.45	4.45	0.05	3 yrs	4.45	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.35	4.35	0.05	3 yrs	4.35	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitted business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.25	4.25	0.05	3 yrs	4.25	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitted business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.15	4.15	0.05	3 yrs	4.15	See Notes
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%	05/26/2026 ↻ 06/01/2026		4.10 4.10	4.10 4.10	0.50 4.10	3 yrs	4.10 4.10	0-80: 1.75+ 81-85: 1.00+ 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%	05/26/2026 ↻ 06/01/2026		4.00 4.00	4.00 4.00	0.50 4.00	3 yrs	4.00 4.00	0-80: 1.75+ 81-85: 1.00+ 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitted business to NLG! Ash Brokerage													
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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/26/2026 ↻ 06/01/2026		3.90 3.90	3.90 ↕ 3.90	2.55	3 yrs	3.90 3.90	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
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%	05/26/2026 ↻ 06/01/2026		3.85 3.85	3.85 ↕ 3.85	0.50	3 yrs	3.85 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%	05/26/2026 ↻ 06/01/2026		3.85 3.85	3.85 ↕ 3.85	0.50	3 yrs	3.85 3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
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%	05/26/2026 ↻ 06/01/2026		3.75 3.75	3.75 ↕ 3.75	2.55	3 yrs	3.75 3.75	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/26/2026 ↻ 06/01/2026		3.60 3.60	3.60 ↕ 3.60	0.50	3 yrs	3.60 3.60	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/26/2026 ↻ 06/01/2026		3.55 3.55	3.55 ↕ 3.55	2.55	3 yrs	3.55 3.55	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
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%	05/26/2026 ↻ 06/01/2026		3.35 3.35	3.35 ↕ 3.35	0.50	3 yrs	3.35 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%	05/26/2026 ↻ 06/01/2026		3.30 3.30	3.30 ↕ 3.30	2.55	3 yrs	3.30 3.30	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
Rate Guaranteed 4-Years													
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	05/26/2026		4.95	4.95	0.50	4 yrs ↻	4.95	See Notes

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GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs	10% / 10%	05/26/2026		4.95	4.95	0.50	4 yrs	4.95	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.90	4.90	0.05	4 yrs	4.90	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.80	4.80	0.05	4 yrs	4.80	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.65	4.65	0.05	4 yrs	4.65	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.55	4.55	0.05	4 yrs	4.55	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.45	4.45	0.05	4 yrs	4.45	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.35	4.35	0.05	4 yrs	4.35	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.25	4.25	0.05	4 yrs	4.25	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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%	05/25/2026		4.15	4.15	0.05	4 yrs	4.15	See Notes
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%	05/26/2026 ↪ 06/01/2026		3.90 3.90	3.90 ↕ ↕ 3.90	0.50	4 yrs	3.90 3.90	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		3.85 3.85	3.85 ↕ ↕ 3.85	0.50	4 yrs	3.85 3.85	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		3.75 3.75	3.75 ↕ ↕ 3.75	2.55	4 yrs	3.75 3.75	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
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%	05/26/2026 ↪ 06/01/2026		3.70 3.70	3.70 ↕ ↕ 3.70	0.50	4 yrs	3.70 3.70	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
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%	05/26/2026 ↪ 06/01/2026		3.60 3.60	3.60 ↕ ↕ 3.60	0.50	4 yrs	3.60 3.60	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
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%	05/26/2026 ↪ 06/01/2026		3.60 3.60	3.60 ↕ ↕ 3.60	2.55	4 yrs	3.60 3.60	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%	05/26/2026 ↪ 06/01/2026		3.55 3.55	3.55 ↕ ↕ 3.55	0.50	4 yrs	3.55 3.55	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		3.45 3.45	3.45 ↕ ↕ 3.45	2.55	4 yrs	3.45 3.45	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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%	05/26/2026 ↪ 06/01/2026		3.35 3.35	3.35 ↕ ↕ 3.35	0.00 ↕ ↕ 0.50	4 yrs	3.35 3.35	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
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%	05/26/2026 ↪ 06/01/2026		3.25 3.25	3.25 ↕ ↕ 3.25	0.00 ↕ ↕ 2.55	4 yrs	3.25 3.25	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
Rate Guaranteed 5-Years													
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		5.40 5.40	5.40 ↕ ↕ 5.40	0.00 ↕ ↕ 0.50	5 yrs	5.40 5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs ↻	5.20	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	05/26/2026		5.20	5.20	0.50	5 yrs ↻	5.20	See Notes
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	05/05/2026		5.00	5.00	3.00	5 yrs	5.00	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%	05/05/2026		5.00	5.00	3.00	5 yrs	5.00	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		5.00	5.00	0.05	5 yrs	5.00	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.90	4.90	0.05	5 yrs	4.90	See Notes

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RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	05/05/2026		4.85	4.85	3.00	5 yrs	4.85	0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/26/2026 ↩ 06/01/2026		4.80 4.80	0.00 4.80 ↕ 4.80	0.50	5 yrs	4.80 4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.75	4.75	0.05	5 yrs	4.75	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.65	4.65	0.05	5 yrs	4.65	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
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+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/26/2026 ↩ 06/01/2026		4.55 4.55	0.00 4.55 ↕ 4.55	2.55	5 yrs	4.55 4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.55	4.55	0.05	5 yrs	4.55	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	03/26/2026		4.45	4.45	2.30	5 yrs	4.45	0-80: 2.00+ 81-85: 1.55+

MYGA Products

AB

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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%	05/26/2026 ↪ 06/01/2026		4.45 4.45	4.45 4.45 4.45	0.50	5 yrs	4.45 4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.45	4.45	0.05	5 yrs	4.45	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.35	4.35	0.05	5 yrs	4.35	See Notes
▼ Effective immediately, all agents must be actively contracted – with an agent code – prior to signing/dating/submitting business to NLG! Ash Brokerage													
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+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.25	4.25	0.05	5 yrs	4.25	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%	05/26/2026 ↪ 06/01/2026		4.10 4.10	4.10 4.10 4.10	0.50	5 yrs	4.10 4.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		4.05 4.05	4.05 4.05 4.05	0.50	5 yrs	4.05 4.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
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%	05/26/2026 ↪ 06/01/2026		3.85 3.85	3.85 3.85 3.85	0.50	5 yrs	3.85 3.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
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%	05/26/2026 ↪ 06/01/2026		3.80 3.80	3.80 3.80 3.80	2.55	5 yrs	3.80 3.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		3.60 3.60	0.00 3.60	2.55	5 yrs	3.60 3.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
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%	05/26/2026 ↪ 06/01/2026		3.35 3.35	0.00 3.35	2.55	5 yrs	3.35 3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
Rate Guaranteed 6-Years													
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) <i>MVA High Band</i>	A++	85	100,000	6 yrs	10% / 10%	05/25/2026		5.05	5.05	0.05	6 yrs	5.05	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.95	4.95	0.05	6 yrs	4.95	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) <i>MVA Mid Band</i>	A++	85	50,000	6 yrs	10% / 10%	05/25/2026		4.80	4.80	0.05	6 yrs	4.80	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.70	4.70	0.05	6 yrs	4.70	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) <i>MVA Mid Band</i>	A++	85	25,000	6 yrs	10% / 10%	05/25/2026		4.60	4.60	0.05	6 yrs	4.60	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.50	4.50	0.05	6 yrs	4.50	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.40	4.40	0.05	6 yrs	4.40	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.30	4.30	0.05	6 yrs	4.30	See Notes
Rate Guaranteed 7-Years													
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	05/05/2026		5.20	5.20	3.00	7 yrs	5.20	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		5.10	5.10	0.05	7 yrs	5.10	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		5.00	5.00	0.05	7 yrs	5.00	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.85	4.85	0.05	7 yrs	4.85	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.75	4.75	0.05	7 yrs	4.75	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		4.70 4.70	4.70 4.70	0.50	7 yrs	4.70 4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.65	4.65	0.05	7 yrs	4.65	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.55	4.55	0.05	7 yrs	4.55	See Notes
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%	05/26/2026 ↪ 06/01/2026		4.45 4.45	4.45 4.45	0.50	7 yrs	4.45 4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.45	4.45	0.05	7 yrs	4.45	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		4.35 4.35	4.35 4.35	0.50	7 yrs	4.35 4.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		4.35	4.35	0.05	7 yrs	4.35	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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%	05/26/2026 ↪ 06/01/2026		4.15 4.15	4.15 ↕ 4.15	0.50	7 yrs	4.15 4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		4.10 4.10	4.10 ↕ 4.10	0.50	7 yrs	4.10 4.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		4.05 4.05	4.05 ↕ 4.05	2.55	7 yrs	4.05 4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
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%	05/26/2026 ↪ 06/01/2026		3.90 3.90	3.90 ↕ 3.90	0.50	7 yrs	3.90 3.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
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%	05/26/2026 ↪ 06/01/2026		3.85 3.85	3.85 ↕ 3.85	2.55	7 yrs	3.85 3.85	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/26/2026 ↪ 06/01/2026		3.70 3.70	3.70 ↕ 3.70	2.55	7 yrs	3.70 3.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
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%	05/26/2026 ↪ 06/01/2026		3.40 3.40	3.40 ↕ 3.40	2.55	7 yrs	3.40 3.40	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		1.00	1.00	1.00	7 yrs	1.00	See Notes
▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage													
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%	05/25/2026		1.00	1.00	1.00	7 yrs	1.00	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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▼ *Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! *STARTING 7/1/26, NYL WILL MOVE TO 100% ELECTRONIC SUBMISSION ONLY! Ash Brokerage

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%	05/25/2026		1.00	1.00	1.00	7 yrs	1.00	See Notes
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Rate Guaranteed 10-Years

RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	05/05/2026		5.30	5.30	3.00	10 yrs	5.30	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
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