MYGA Products

6-12-2025 MYGA OG

List filtered for Lincoln Financial ,American Equity Investment Life Insurance Company,Securian Financial ,Sentinel Security Life Insurance Company,Atlantic Coast Life,United Life Insurance Company,CL Life,Ibexis,Revol One Financial

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 2-Years												
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	0% / 0%	05/13/2025	5.10	2 yrs ↻	5.10	5.10	0-80: 0.65+ 81-90: 0.55+	
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	06/09/2025	5.65	3 yrs ↻	5.65	5.65	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	06/09/2025	5.55	3 yrs ↻	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	06/09/2025	5.55	3 yrs ↻	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	06/09/2025	5.45	3 yrs ↻	5.45	5.45	0-80: 1.00+ 81-UP: 0.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.40	3 yrs ↻	5.40	5.40	0-80: 1.50+ 81-85: 1.00+	
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	04/01/2025	6.05	3 yrs ↻	5.05	5.38	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	05/13/2025	5.35	3 yrs ↻	5.35	5.35	0-80: 1.75+ 81-90: 1.25+	
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	04/01/2025	6.00	3 yrs ↻	5.00	5.33	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.30	3 yrs ↻	5.30	5.30	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.25	3 yrs ↻	5.25	5.25	0-80: 1.50+ 81-90: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA *High Band*	A-	85	100,000	3 yrs ↻	0% / 10%	06/05/2025	5.50	3 yrs ↻	5.50	5.22	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA *High Band*	A-	85	100,000	3 yrs ↻	0% / 10%	06/05/2025	5.40	3 yrs ↻	5.40	5.13	0-80: 1.50+ 81-85: 1.00+	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	04/01/2025	5.80	3 yrs ↻	4.80	5.13	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.10	3 yrs ↻	5.10	5.10	0-80: 1.50+ 81-85: 1.00+	

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↻ Surrender Charges restart after 30-day withdrawal window

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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.05	3 yrs ↻	5.05	5.05	86-90: 1.00+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	06/09/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.25+ 81-UP: 0.50+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA *Low Band*	A-	85	10,000	3 yrs ↻	0% / 10%	06/05/2025	5.20	3 yrs ↻	5.20	4.95	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA *Low Band*	A-	85	10,000	3 yrs ↻	0% / 10%	06/05/2025	5.10	3 yrs ↻	5.10	4.86	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	04/01/2025	4.75	3 yrs ↻	4.75	4.75	86-90: 1.00+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *High Band*	A+	90	500,000	3 yrs	0% / 10%	06/01/2025 ↳ 06/15/2025	4.65 4.65	3 yrs	0.00 4.65 ⇄ 4.65	4.65 4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA *High Band*	A+	90	500,000	3 yrs	10% / 10%	06/01/2025 ↳ 06/15/2025	4.55 4.55	3 yrs	0.00 4.55 ⇄ 4.55	4.55 4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Mid Band*	A+	90	100,000	3 yrs	0% / 10%	06/01/2025 ↳ 06/15/2025	4.50 4.50	3 yrs	0.00 4.50 ⇄ 4.50	4.50 4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA *Mid Band*	A+	90	100,000	3 yrs	10% / 10%	06/01/2025 ↳ 06/15/2025	4.40 4.40	3 yrs	0.00 4.40 ⇄ 4.40	4.40 4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Low Band*	A+	90	25,000	3 yrs	0% / 10%	06/01/2025 ↳ 06/15/2025	4.35 4.35	3 yrs	0.00 4.35 ⇄ 4.35	4.35 4.35	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA *Low Band*	A+	90	25,000	3 yrs	10% / 10%	06/01/2025 ↳ 06/15/2025	4.25 4.25	3 yrs	0.00 4.25 ⇄ 4.25	4.25 4.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	06/09/2025	4.00	3 yrs ↻	4.00	4.00	18-80: 1.75+ 81-UP: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Mid Band*	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	

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MYGA Products

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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *High Band*	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA *High Band*	A-	100	100,000	3 yrs	0% / Int	04/25/2025	3.60	3 yrs	3.60	3.60		
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Low Band*	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	18-80: 1.50+ 81-UP: 1.13+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA *High Band*	A-	100	100,000	3 yrs	10% / 10%	04/25/2025	3.45	3 yrs	3.45	3.45		
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA *Low Band*	A-	100	25,000	3 yrs	0% / Int	04/25/2025	3.40	3 yrs	3.40	3.40		
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA *Low Band*	A-	100	25,000	3 yrs	10% / 10%	04/25/2025	3.25	3 yrs	3.25	3.25		
Rate Guaranteed 4-Years												
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	03/10/2025	3.25	4 yrs	3.25	3.25		
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	06/09/2025	5.85	5 yrs ↻	5.85	5.85	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	06/09/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	06/09/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	06/09/2025	5.65	5 yrs ↻	5.65	5.65	0-80: 1.50+ 81-UP: 0.75+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.55	5 yrs ↻	5.55	5.55	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	04/01/2025	6.35	5 yrs ↻	5.35	5.55	0-80: 2.40+ 81-85: 1.30+	
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	05/13/2025	5.50	5 yrs ↻	5.50	5.50	0-UP: 2.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	04/01/2025	6.30	5 yrs ↻	5.30	5.50	0-80: 2.40+ 81-90: 1.30+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.45	5 yrs ↻	5.45	5.45	0-80: 2.25+ 81-90: 1.50+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	06/05/2025	6.00	5 yrs ↻	6.00	5.39	0-80: 2.50+ 81-85: 1.25+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA *High Band*	A-	89	100,000	5 yrs	0% / Int	04/25/2025	5.35	5 yrs	5.35	5.35		
IBEXIS MYGA Plus 5 (Simple Interest) CA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	06/05/2025	5.90	5 yrs ↻	5.90	5.31	0-80: 2.50+ 81-85: 1.25+	
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	04/01/2025	6.10	5 yrs ↻	5.10	5.30	86-90: 1.30+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.25+ 81-UP: 1.50+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	06/09/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-UP: 1.25+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA *High Band*	A-	89	100,000	5 yrs	10% / 10%	04/25/2025	5.20	5 yrs	5.20	5.20		
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.20	5 yrs ↻	5.20	5.20	86-90: 1.50+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA *Low Band*	A-	89	25,000	5 yrs	0% / Int	04/25/2025	5.15	5 yrs	5.15	5.15		
IBEXIS MYGA Plus 5 (Simple Interest) MVA *Low Band*	A-	85	10,000	5 yrs ↻	0% / 10%	06/05/2025	5.70	5 yrs ↻	5.70	5.14	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 5 (Simple Interest) CA *Low Band*	A-	85	10,000	5 yrs ↻	0% / 10%	06/05/2025	5.60	5 yrs ↻	5.60	5.06	0-80: 2.50+ 81-85: 1.25+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	05/21/2025	5.05	5 yrs	5.05	5.05	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA *High Band*	A+	90	500,000	5 yrs	0% / 10%	06/01/2025 ↪ 06/15/2025	5.05 5.05	5 yrs	0.00 5.05 ⇄ 5.05	5.05 5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA *Low Band*	A-	89	25,000	5 yrs	10% / 10%	04/25/2025	5.00	5 yrs	5.00	5.00		

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SECURIAN FINANCIAL SecureOption Choice 5 MVA *Mid Band*	A+	90	100,000	5 yrs	0% / 10%	06/01/2025 06/15/2025	5.00 5.00	5 yrs	0.00 5.00 5.00	5.00 5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 CA *High Band*	A+	90	500,000	5 yrs	10% / 10%	06/01/2025 06/15/2025	4.95 4.95	5 yrs	0.00 4.95 4.95	4.95 4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	04/01/2025	4.90	5 yrs	4.90	4.90	86-90: 1.50+	
SECURIAN FINANCIAL SecureOption Choice 5 CA *Mid Band*	A+	90	100,000	5 yrs	10% / 10%	06/01/2025 06/15/2025	4.90 4.90	5 yrs	0.00 4.90 4.90	4.90 4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Low Band*	A+	90	25,000	5 yrs	0% / 10%	06/01/2025 06/15/2025	4.85 4.85	5 yrs	0.00 4.85 4.85	4.85 4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 CA *Low Band*	A+	90	25,000	5 yrs	10% / 10%	06/01/2025 06/15/2025	4.75 4.75	5 yrs	0.00 4.75 4.75	4.75 4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	06/09/2025	4.00	5 yrs	4.00	4.00	18-80: 3.00+ 81-UP: 1.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Mid Band*	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *High Band*	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	05/21/2025	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Low Band*	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	18-80: 2.25+ 81-UP: 1.69+	

Surrender Charges restart after 30-day withdrawal window

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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	04/01/2025	6.40	6 yrs ↻	5.40	5.57	0-80: 2.40+ 81-85: 1.30+	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	04/01/2025	6.35	6 yrs ↻	5.35	5.52	0-80: 2.40+ 81-90: 1.30+	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	04/01/2025	6.15	6 yrs ↻	5.15	5.32	86-UP: 1.30+	
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	03/10/2025	3.45	6 yrs	3.45	3.45		
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	06/09/2025	5.85	7 yrs ↻	5.85	5.85	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	06/09/2025	5.75	7 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	06/09/2025	5.75	7 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	06/09/2025	5.65	7 yrs ↻	5.65	5.65	0-80: 2.00+ 81-UP: 0.90+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	04/01/2025	6.40	7 yrs ↻	5.40	5.54	0-80: 2.65+ 81-90: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.50	7 yrs ↻	5.50	5.50	0-80: 2.25+ 81-90: 1.50+	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/01/2025	6.35	7 yrs ↻	5.35	5.49	0-80: 2.65+ 81-90: 1.40+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	06/09/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.25+ 81-90: 1.50+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA *High Band*	A-	89	100,000	7 yrs	0% / Int	04/25/2025	5.35	7 yrs	5.35	5.35		
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/01/2025	6.15	7 yrs ↻	5.15	5.29	86-90: 1.40+	

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MYGA Products

6-12-2025 MYGA OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
IBEXIS MYGA Plus 7 (Simple Interest) MVA *High Band*	A-	80	100,000	7 yrs ↻	0% / 10%	06/05/2025	6.20	7 yrs ↻	6.20	5.28	0-75: 3.00+ 76-80: 1.75+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *High Band*	A	85	100,000	7 yrs	10% / 10%	05/21/2025	5.25	7 yrs	5.25	5.25	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.25	7 yrs ↻	5.25	5.25	0-80: 2.25+ 81-30: 1.50+	
IBEXIS MYGA Plus 7 (Simple Interest) CA *High Band*	A-	80	100,000	7 yrs ↻	0% / 10%	06/05/2025	6.10	7 yrs ↻	6.10	5.21	0-75: 3.00+ 76-80: 1.75+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA *High Band*	A-	89	100,000	7 yrs	10% / 10%	04/25/2025	5.20	7 yrs	5.20	5.20		
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.20	7 yrs ↻	5.20	5.20	86-90: 1.50+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA *Low Band*	A-	89	25,000	7 yrs	0% / Int	04/25/2025	5.15	7 yrs	5.15	5.15		
SECURIAN FINANCIAL SecureOption Choice 7 MVA *High Band*	A+	90	500,000	7 yrs	0% / 10%	06/01/2025 ↳ 06/15/2025	5.05 5.05	7 yrs	0.00 5.05 ⇄ 5.05	5.05 5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA *Low Band*	A-	80	10,000	7 yrs ↻	0% / 10%	06/05/2025	5.85	7 yrs ↻	5.85	5.03	0-75: 3.00+ 76-80: 1.75+	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA *Low Band*	A-	89	25,000	7 yrs	10% / 10%	04/25/2025	5.00	7 yrs	5.00	5.00		
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Mid Band*	A+	90	100,000	7 yrs	0% / 10%	06/01/2025 ↳ 06/15/2025	5.00 5.00	7 yrs	0.00 5.00 ⇄ 5.00	5.00 5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
IBEXIS MYGA Plus 7 (Simple Interest) CA *Low Band*	A-	80	10,000	7 yrs ↻	0% / 10%	06/05/2025	5.75	7 yrs ↻	5.75	4.95	0-75: 3.00+ 76-80: 1.75+	
SECURIAN FINANCIAL SecureOption Choice 7 CA *High Band*	A+	90	500,000	7 yrs	10% / 10%	06/01/2025 ↳ 06/15/2025	4.95 4.95	7 yrs	0.00 4.95 ⇄ 4.95	4.95 4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	4.90	7 yrs ↻	4.90	4.90	86-90: 1.50+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 7 CA *Mid Band*	A+	90	100,000	7 yrs	10% / 10%	06/01/2025 ↪ 06/15/2025	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA *Low Band*	A+	90	25,000	7 yrs	0% / 10%	06/01/2025 ↪ 06/15/2025	4.85 4.85	7 yrs	0.00 4.85 4.85	4.85 4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA *Low Band*	A+	90	25,000	7 yrs	10% / 10%	06/01/2025 ↪ 06/15/2025	4.75 4.75	7 yrs	0.00 4.75 4.75	4.75 4.75	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	06/09/2025	4.00	7 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.65+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *High Band*	A+	88	100,000	7 yrs	10% / 10%	06/01/2025 ↪ 06/15/2025	3.75 3.75	7 yrs	0.00 3.75 3.75	3.75 3.75	0-80: 3.00+ 81-88: 1.875+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *Low Band*	A	85	10,000	7 yrs	10% / 10%	05/21/2025	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Mid Band*	A+	88	35,000	7 yrs	10% / 10%	06/01/2025 ↪ 06/15/2025	3.65 3.65	7 yrs	0.00 3.65 3.65	3.65 3.65	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP *Low Band*	A+	88	10,000	7 yrs	10% / 10%	06/01/2025 ↪ 06/15/2025	3.45 3.45	7 yrs	0.00 3.45 3.45	3.45 3.45	0-80: 3.00+ 81-88: 1.875+	
Rate Guaranteed 9-Years												
SECURIAN FINANCIAL SecureOption Choice 9 MVA *High Band*	A+	90	500,000	9 yrs	0% / 10%	06/01/2025 ↪ 06/15/2025	5.10 5.10	9 yrs	0.00 5.10 5.10	5.10 5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	

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6-12-2025 MYGA OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Mid Band*	A+	90	100,000	9 yrs	0% / 10%	06/01/2025 06/15/2025	5.00 5.00	9 yrs	0.00 5.00 5.00	5.00 5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA *High Band*	A+	90	500,000	9 yrs	10% / 10%	06/01/2025 06/15/2025	5.00 5.00	9 yrs	0.00 5.00 5.00	5.00 5.00	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 CA *Mid Band*	A+	90	100,000	9 yrs	10% / 10%	06/01/2025 06/15/2025	4.90 4.90	9 yrs	0.00 4.90 4.90	4.90 4.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Low Band*	A+	90	25,000	9 yrs	0% / 10%	06/01/2025 06/15/2025	4.85 4.85	9 yrs	0.00 4.85 4.85	4.85 4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA *Low Band*	A+	90	25,000	9 yrs	10% / 10%	06/01/2025 06/15/2025	4.75 4.75	9 yrs	0.00 4.75 4.75	4.75 4.75	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	06/09/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	06/09/2025	5.80	10 yrs ↻	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	06/09/2025	5.80	10 yrs ↻	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	06/09/2025	5.70	10 yrs ↻	5.70	5.70	0-80: 2.50+ 81-UP: 1.20+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	04/01/2025	5.55	10 yrs ↻	5.55	5.55	0-80: 2.75+ 81-90: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	04/01/2025	6.45	10 yrs ↻	5.45	5.55	0-80: 2.65+ 81-85: 1.40+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *High Band*	A	85	100,000	10 yrs	10% / 10%	05/21/2025	5.50	10 yrs	5.50	5.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	

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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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	04/01/2025	5.40	10 yrs ↻	5.40	5.40	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	04/01/2025	5.40	10 yrs ↻	5.40	5.40	0-80: 2.75+ 81-90: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	04/01/2025	6.30	10 yrs ↻	5.30	5.40	0-80: 2.65+ 81-UP: 1.40+	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	04/01/2025	6.20	10 yrs ↻	5.20	5.30	86-UP: 1.40+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	04/01/2025	5.20	10 yrs ↻	5.20	5.20	86-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	04/01/2025	4.70	10 yrs ↻	4.70	4.70	86-90: 2.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *Low Band*	A	85	10,000	10 yrs	10% / 10%	05/21/2025	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.80	20 yrs ↻	4.80 4.80 4.80 4.80 4.80 5.30 5.30 5.30 5.30 5.30 5.80 5.80 5.80 5.80 5.80 6.30 6.30 6.30 6.30 6.30	5.55	0-75: 3.15+	

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6-12-2025 MYGA OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.65	20 yrs ↻	4.65 4.65 4.65 4.65 4.65 5.15 5.15 5.15 5.15 5.15 5.65 5.65 5.65 5.65 5.65 6.15 6.15 6.15 6.15 6.15	5.40	0-50: 3.15+	
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.55	20 yrs ↻	4.55 4.55 4.55 4.55 4.55 5.05 5.05 5.05 5.05 5.05 5.55 5.55 5.55 5.55 5.55 6.05 6.05 6.05 6.05 6.05	5.30	70-75: 3.15+	

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