



MYGA Products

MI RATE WATCH 6-4-24 OG

List filtered for Michigan North American Company, Guaranty Income Life, American Equity Investment Life Insurance Company, MassMutual Ascend Life Insurance Company, Athene IA, EquiTrust Life Insurance Company, Global Atlantic Financial Group, Sagicor Life Insurance Company, Clear Spring Life, Delaware Life, SILAC, Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Aspida, 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
Rate Guaranteed 2-Years											
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	05/10/2024	5.45	2 yrs	5.45	5.45	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	05/10/2024	5.30	2 yrs	5.30	5.30	18-80: 1.00+ 81-90: 0.50+
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs	0% / 0%	06/01/2024	5.25	2 yrs	5.25	5.25	0-80: 0.65+ 81-90: 0.55+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	80,000	2 yrs	0% / 10%	06/03/2024	5.10	2 yrs	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	06/03/2024	4.75	2 yrs	4.75	4.75	0-79: 0.85+ 80-UP: 0.425+
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs	0% / 0%	05/08/2024	3.90	2 yrs	3.90	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs	Int / 5%	05/08/2024	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years											
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs	Int / Int	06/01/2024	5.85	3 yrs	5.85	5.85	0-80: 1.75+ 81-90: 1.25+
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs	0% / 0%	01/17/2024	5.65	3 yrs	5.65	5.81	0-80: 1.25+ 81-90: 0.75+
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	05/08/2024	5.75	3 yrs	5.75	5.75	0-80: 1.25+ 81-UP: 0.50+
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	05/10/2024	5.70	3 yrs	5.70	5.70	18-80: 1.50+ 81-90: 0.75+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs	0% / 10%	01/17/2024	5.65	3 yrs	5.65	5.65	0-80: 1.25+ 81-90: 0.75+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	05/10/2024	5.55	3 yrs	5.55	5.55	18-80: 1.50+ 81-90: 0.75+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/29/2024	5.85	3 yrs	5.85	5.54	0-80: 1.50+ 81-85: 1.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs	0% / 0%	05/08/2024	5.40	3 yrs	5.40	5.40	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	80,000	3 yrs	0% / 10%	06/03/2024	5.35	3 yrs	5.35	5.35	0-79: 1.50+ 80-UP: 0.75+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/30/2024	5.30	3 yrs	5.30	5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	05/09/2024	5.30	3 yrs	5.30	5.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	02/16/2024	5.25	3 yrs	5.25	5.25	0-80: 2.00+ 81-90: 1.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	04/29/2024	5.50	3 yrs	5.50	5.22	0-80: 1.50+ 81-85: 1.00+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	04/29/2024	5.15	3 yrs	5.15	5.15	0-80: 1.80+ 81-85: 0.90+
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	04/30/2024	5.05	3 yrs	5.05	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	05/09/2024	5.05	3 yrs	5.05	5.05	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	06/01/2024	5.00	3 yrs	5.00	5.00	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs	0% / 5%	06/01/2024	5.00	3 yrs	5.00	5.00	0-74: 1.85+ 75-UP: 0.93+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	06/03/2024	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	05/23/2024	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	05/01/2024	4.95	3 yrs	4.95	4.95	0-80: 2.00+ 81-85: 1.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	06/01/2024	4.95	3 yrs	4.95	4.95	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	06/01/2024	4.90	3 yrs	4.90	4.90	0-74: 1.85+ 75-UP: 0.93+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	04/29/2024	4.90	3 yrs	4.90	4.90	0-80: 1.80+ 81-85: 0.90+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75	18-80: 1.50+ 81-UP: 1.13+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs	0% / 10%	05/01/2024	4.65	3 yrs	4.65	4.65	0-80: 2.00+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	06/01/2024	4.65	3 yrs	4.65	4.65	0-80: 1.00+ 81-85: 0.75+ 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%	03/13/2024	4.50	3 yrs	4.50	4.50	18-80: 1.50+ 81-UP: 1.13+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	05/23/2024	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A++	89	100,000	6 yrs	10% / 10%	04/21/2024	4.35	3 yrs	4.35	4.35	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/09/2024	4.30	3 yrs	4.30	4.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	05/08/2024	4.00	3 yrs	4.00	4.00	18-80: 1.75+ 81-UP: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A++	89	10,000	6 yrs	10% / 10%	04/21/2024	3.90	3 yrs	3.90	3.90	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs	Int / 5%	05/08/2024	3.15	3 yrs	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 4-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	06/01/2024	5.50	4 yrs	5.50	5.50	0-80: 2.10+ 81-UP: 1.10+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	80,000	4 yrs	0% / 10%	06/03/2024	5.40	4 yrs	5.40	5.40	0-79: 1.15+ 80-UP: 0.575+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	05/09/2024	5.30	4 yrs	5.30	5.30	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/03/2024	5.05	4 yrs	5.05	5.05	0-79: 1.15+ 80-UP: 0.575+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	05/09/2024	5.05	4 yrs	5.05	5.05	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	06/01/2024	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs	0% / 5%	06/01/2024	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	06/01/2024	5.00	4 yrs	5.00	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	06/01/2024	4.90	4 yrs	4.90	4.90	0-74: 2.25+ 75-UP: 1.13+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	06/01/2024	4.70	4 yrs	4.70	4.70	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/09/2024	4.50	4 yrs	4.50	4.50	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
Rate Guaranteed 5-Years											
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	05/08/2024	5.85	5 yrs	5.85	5.85	0-80: 2.50+ 81-UP: 1.25+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	01/17/2024	5.70	5 yrs	5.70	5.83	0-80: 2.25+ 81-90: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	06/01/2024	5.75	5 yrs	5.75	5.75	0-80: 2.10+ 81-85: 1.10+

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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
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	05/10/2024	5.75	5 yrs	5.75	5.75	18-80: 2.25+ 81-90: 1.125+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs	0% / 10%	01/17/2024	5.70	5 yrs	5.70	5.70	0-80: 2.25+ 81-90: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/29/2024	6.30	5 yrs	6.30	5.63	0-80: 2.50+ 81-85: 1.25+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs	Int / Int	06/01/2024	5.60	5 yrs	5.60	5.60	0-80: 2.50+ 81-90: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	05/09/2024	5.60	5 yrs	5.60	5.60	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	05/10/2024	5.60	5 yrs	5.60	5.60	18-80: 2.25+ 81-90: 1.125+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	06/01/2024	5.55	5 yrs	5.55	5.55	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	06/01/2024	5.55	5 yrs	5.55	5.55	0-74: 2.75+ 75-UP: 1.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	06/01/2024	5.55	5 yrs	5.55	5.55	0-80: 2.10+ 81-85: 1.10+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/30/2024	5.50	5 yrs	5.50	5.50	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	06/03/2024	5.50	5 yrs	5.50	5.50	0-79: 2.25+ 80-UP: 1.125+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	06/01/2024	5.45	5 yrs	5.45	5.45	0-74: 2.75+ 75-UP: 1.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	02/16/2024	5.35	5 yrs	5.35	5.35	0-80: 3.00+ 81-90: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	05/09/2024	5.35	5 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/29/2024	5.95	5 yrs	5.95	5.35	0-80: 2.50+ 81-85: 1.25+

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	A	85	100,000	5 yrs	10% / 10%	04/29/2024	5.30	5 yrs	5.30	5.30	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 5 MVA Low Band	A	83	10,000	5 yrs	Int / Int	04/30/2024	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band	A-	85	100,000	5 yrs	0% / 10%	05/01/2024	5.20	5 yrs	5.20	5.20	0-80: 2.50+ 81-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA Low Band	A	89	20,000	5 yrs	0% / 10%	06/03/2024	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs	0% / Int	05/23/2024	5.15	5 yrs	5.15	5.15	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE High Band	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	5.10	5 yrs	4.85 4.95 5.05 5.15 5.25	5.10	0-80: 2.50+ 81-UP: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	A	85	10,000	5 yrs	10% / 10%	04/29/2024	5.05	5 yrs	5.05	5.05	0-80: 2.50+ 81-85: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs	0% / 10%	06/01/2024	5.00	5 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs	0% / 0%	05/08/2024	5.00	5 yrs	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA Low Band	A-	90	15,000	5 yrs	0% / 10%	05/09/2024	4.90	5 yrs	4.90	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA Low Band	A+	90	20,000	5 yrs	0% / Int	05/23/2024	4.90	5 yrs	4.90	4.90	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA Low Band	A-	85	25,000	5 yrs	0% / 10%	05/01/2024	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA Mid Band	A-	85	100,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85	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%	03/13/2024	4.85	5 yrs	4.85	4.85	18-80: 2.25+ 81-UP: 1.69+

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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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024	4.85	5 yrs	4.60 4.70 4.80 4.90 5.00	4.85	0-80: 2.50+ 81-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	06/01/2024	4.70	5 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	03/13/2024	4.60	5 yrs	4.60	4.60	18-80: 2.25+ 81-UP: 1.69+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	05/08/2024	4.00	5 yrs	4.00	4.00	18-80: 3.00+ 81-UP: 1.75+
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs	Int / 5%	05/08/2024	3.45	5 yrs	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
Rate Guaranteed 6-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	06/01/2024	5.75	6 yrs	5.75	5.75	0-80: 2.60+ 81-UP: 1.35+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs	0% / 10%	06/03/2024	5.55	6 yrs	5.55	5.55	0-79: 1.25+ 80-UP: 0.625+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	05/09/2024	5.55	6 yrs	5.55	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	02/16/2024	5.40	6 yrs	5.40	5.40	0-80: 3.00+ 81-90: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	05/09/2024	5.35	6 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	06/03/2024	5.20	6 yrs	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	06/01/2024	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs	0% / 5%	06/01/2024	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+

MYGA Products

MI RATE WATCH 6-4-24 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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/09/2024	5.00	6 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	06/01/2024	5.00	6 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	06/01/2024	4.90	6 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.38+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	06/01/2024	4.70	6 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 7-Years											
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs	0% / 0%	05/08/2024	6.00	7 yrs	6.00	6.00	0-80: 2.75+ 81-UP: 1.40+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	06/01/2024	5.80	7 yrs	5.80	5.80	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	06/01/2024	5.60	7 yrs	5.60	5.60	0-80: 2.60+ 81-85: 1.35+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	05/09/2024	5.55	7 yrs	5.55	5.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	05/10/2024	5.55	7 yrs	5.55	5.55	18-80: 2.75+ 81-90: 1.375+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/30/2024	5.50	7 yrs	5.50	5.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	06/01/2024	5.50	7 yrs	5.50	5.50	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs	0% / 5%	06/01/2024	5.50	7 yrs	5.50	5.50	0-74: 3.00+ 75-UP: 1.50+
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs	0% / 10%	04/29/2024	6.50	7 yrs	6.50	5.50	0-75: 3.00+ 76-80: 1.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs	0% / 5%	06/01/2024	5.40	7 yrs	5.40	5.40	0-74: 3.00+ 75-UP: 1.50+

MYGA Products

MI RATE WATCH 6-4-24 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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	05/09/2024	5.40	7 yrs	5.40	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	05/10/2024	5.40	7 yrs	5.40	5.40	18-80: 2.75+ 81-90: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	80,000	7 yrs	0% / 10%	06/03/2024	5.35	7 yrs	5.35	5.35	0-79: 2.75+ 80-UP: 1.375+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/30/2024	5.25	7 yrs	5.25	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs	0% / 10%	04/29/2024	6.00	7 yrs	6.00	5.14	0-75: 3.00+ 76-80: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	5.25	7 yrs	4.25 4.50 4.75 5.00 5.25 5.50 5.75	5.14	0-80: 3.50+ 81-85: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	05/01/2024	5.10	7 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/09/2024	5.05	7 yrs	5.05	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs	0% / Int	05/23/2024	5.05	7 yrs	5.05	5.05	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	06/03/2024	5.00	7 yrs	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	06/01/2024	5.00	7 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

MYGA Products

MI RATE WATCH 6-4-24 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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	04/21/2024	5.05	7 yrs	4.05 4.30 4.55 4.80 5.05 5.30 5.55	4.94	0-80: 3.50+ 81-85: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs	0% / 10%	05/01/2024	4.80	7 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	05/23/2024	4.75	7 yrs	4.75	4.75	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	06/01/2024	4.70	7 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs	0% / 0%	05/08/2024	4.00	7 yrs	4.00	4.00	18-80: 3.00+ 81-UP: 1.65+
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	02/16/2024	5.50	8 yrs	5.50	5.50	0-80: 3.00+ 81-90: 2.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	06/01/2024	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	06/01/2024	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	06/01/2024	5.00	8 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	06/01/2024	4.90	8 yrs	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	06/01/2024	4.70	8 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years											
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	06/01/2024	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	06/01/2024	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+

MYGA Products

MI RATE WATCH 6-4-24 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
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	06/01/2024	5.00	9 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Low Band	A-	90	10,000	9 yrs	0% / 5%	06/01/2024	4.90	9 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	06/01/2024	4.70	9 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	02/16/2024	5.60	10 yrs	5.60	5.60	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs	0% / 10%	06/03/2024	5.40	10 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA High Band	A-	85	100,000	10 yrs	0% / 10%	05/01/2024	5.10	10 yrs	5.10	5.10	0-80: 3.00+ 81-85: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Low Band	A	89	20,000	10 yrs	0% / 10%	06/03/2024	5.05	10 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA Mid Band	A-	90	100,000	10 yrs	0% / 5%	06/01/2024	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA High Band	A-	90	250,000	10 yrs	0% / 5%	06/01/2024	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs	0% / 10%	06/01/2024	5.00	10 yrs	5.00	5.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA Low Band	A-	90	10,000	10 yrs	0% / 5%	06/01/2024	4.90	10 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA Low Band	A-	85	25,000	10 yrs	0% / 10%	05/01/2024	4.80	10 yrs	4.80	4.80	0-80: 3.00+ 81-85: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	06/01/2024	4.70	10 yrs	4.70	4.70	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+