



MYGA Products

NATIONAL RATE WATCH OG

List filtered for MassMutual Ascend Life Insurance Company, Delaware Life, SILAC, 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											
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+
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 Elite 2 (FL) MVA	B+	85	10,000	2 yrs ↻	0% / 0%	05/08/2024	3.15	2 yrs ↻	3.15	3.15	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+
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+
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	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+
IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	A-	85	100,000	3 yrs ↻	0% / 10%	04/29/2024	5.75	3 yrs ↻	5.75	5.45	0-80: 1.50 81-85: 1.00
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+
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	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+
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs ↻	0% / 10%	04/29/2024	5.40	3 yrs ↻	5.40	5.13	0-80: 1.50 81-85: 1.00
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band	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+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA Low Band	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+
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/08/2024	4.40	3 yrs ↻	4.40	4.40	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA High Band	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+

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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 Non-MVA <i>High Band</i>	A++	89	100,000	6 yrs	10% / 10%	04/21/2024	4.00	3 yrs	4.00	4.00	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>Low Band</i>	A++	89	10,000	6 yrs	10% / 10%	04/21/2024	3.80	3 yrs	3.80	3.80	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+
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+
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+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/29/2024	6.20	5 yrs	6.20	5.55	0-80: 2.50 81-85: 1.25
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+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/29/2024	5.85	5 yrs	5.85	5.27	0-80: 2.50 81-85: 1.25
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	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+
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+

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DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	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+
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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	4.80	5 yrs	4.55 4.65 4.75 4.85 4.95	4.80	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024	4.45	5 yrs	4.45 4.55 4.65 4.75 4.85	4.65	0-80: 2.50+ 81-UP: 1.50+
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs	0% / 0%	05/08/2024	4.25	5 yrs	4.25	4.25	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
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 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+
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+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs	0% / 10%	04/29/2024	6.40	7 yrs	6.40	5.43	0-75: 3.00 76-80: 1.75
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+

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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+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	04/29/2024	5.90	7 yrs ↻	5.90	5.06	0-75: 3.00 76-80: 1.75
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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	4.95	7 yrs	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84	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+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	04/21/2024	4.85	7 yrs	3.85 4.10 4.35 4.60 4.85 5.10 5.35	4.74	0-80: 3.50+ 81-85: 1.50+
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 10-Years											
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	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+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	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+