



MYGA Products

NATIONAL RATE WATCH

List filtered for Fidelity & Guaranty Life, North American Company, Guaranty Income Life, American Equity Investment Life Insurance Company, Americo, Athene IA, EquiTrust Life Insurance Company, Global Atlantic Financial Group, Sagacor Life Insurance Company, Sentinel Security Life Insurance Company, Clear Spring Life, Atlantic Coast Life, SILAC, Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, Farmers Life Insurance Company, The Ohio State Life Insurance Company, National Security Insurance Company

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											
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	05/30/2024	5.35	2 yrs	5.35	5.35	0-90: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	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 (CA) High Band	A	89	80,000	2 yrs ↻	0% / 10%	06/03/2024	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	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+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A	89	20,000	2 yrs ↻	0% / 10%	06/03/2024	4.65	2 yrs ↻	4.65	4.65	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 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											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.57	3 yrs ↻	5.57	5.90	0-80: 1.50+ 81-85: 1.00+
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+
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+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	10/16/2023	5.65	3 yrs ↻	5.65	5.65	0-75: 1.75+ 76-95: 1.25+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.32	3 yrs ↻	5.32	5.65	86-90: 1.00+

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ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs	0% / 0%	01/10/2024	6.30	3 yrs	5.30	5.63	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%	01/10/2024	5.60	3 yrs	5.60	5.60	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs	0% / 0%	01/10/2024	5.60	3 yrs	5.60	5.60	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs	0% / 0%	01/10/2024	5.55	3 yrs	5.55	5.55	86-90: 1.00+
NATIONAL SECURITY INSURANCE CO. National Security MYGA 3 (NQ only)	B++	85 NQ	25,000 NQ	3 yrs	0% / 10%	06/03/2024	5.50	3 yrs	5.50	5.50	0-79: 1.50+ 80-85: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs	0% / 0%	01/10/2024	5.40	3 yrs	5.40	5.40	0-80: 1.50+ 81-90: 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+
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+
ATHENE IA Athene Max Rate 3 (state specific) 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+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/30/2024	5.30	3 yrs	5.30	5.30	0-79: 1.50+ 80-90: 0.75+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	05/09/2024	5.25	3 yrs	5.25	5.25	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

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THE OHIO STATE LIFE INS. CO. Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	06/01/2024	5.25	3 yrs	5.25	5.25	0-80: 2.00+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs	0% / 0%	01/10/2024	5.25	3 yrs	5.25	5.25	86-90: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	05/14/2024	5.20	3 yrs	5.20	5.20	18-85: 1.50+
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	05/30/2024	5.20	3 yrs	5.20	5.20	0-79: 1.00+ 80-90: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	80,000	3 yrs	0% / 10%	06/03/2024	5.15	3 yrs	5.15	5.15	0-79: 1.50+ 80-UP: 0.75+
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+
ATHENE IA Athene Max Rate 3 (state specific) 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	05/09/2024	5.00	3 yrs	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	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 Low Band	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 Low Band	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+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Low Band	A	89	20,000	3 yrs	0% / 10%	06/03/2024	4.80	3 yrs	4.80	4.80	0-79: 1.50+ 80-UP: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Mid Band	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 High Band	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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	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 Low Band	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 Low Band	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+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Low Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA Low Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Low Band	A-	90	15,000	3 yrs	0% / 10%	05/09/2024	4.25	3 yrs	4.25	4.25	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

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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 4-Years											
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	05/30/2024	5.55	4 yrs	5.55	5.55	0-79: 1.50+ 80-90: 1.00+
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+
NATIONAL SECURITY INSURANCE CO. National Security MYGA 4 (NQ only)	B++	85 NQ	25,000 NQ	4 yrs	0% / 10%	06/03/2024	5.45	4 yrs	5.45	5.45	0-79: 1.75+ 80-85: 0.85+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL 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: 0.80+ 86-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	80,000	4 yrs	0% / 10%	06/03/2024	5.25	4 yrs	5.25	5.25	0-79: 1.15+ 80-UP: 0.575+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	05/09/2024	5.25	4 yrs	5.25	5.25	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	05/14/2024	5.20	4 yrs	5.20	5.20	18-85: 2.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL 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: 0.80+ 86-UP: 0.45+
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+

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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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	05/09/2024	5.00	4 yrs	5.00	5.00	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
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+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/03/2024	4.90	4 yrs	4.90	4.90	0-79: 1.15+ 80-UP: 0.575+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL 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: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/09/2024	4.45	4 yrs	4.45	4.45	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years											
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+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs	Int / Int	10/16/2023	5.80	5 yrs	5.80	5.80	0-75: 2.50+ 76-95: 1.75+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs	0% / 0%	01/10/2024	5.75	5 yrs	5.75	5.75	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs	0% / 0%	01/10/2024	6.55	5 yrs	5.55	5.75	0-80: 2.40+ 81-85: 1.30+

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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+
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	05/30/2024	5.65	5 yrs	5.65	5.65	0-79: 1.50+ 80-90: 1.00+
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	05/30/2024	5.65	5 yrs	5.65	5.65	0-79: 1.50+ 80-90: 1.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL 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+
NATIONAL SECURITY INSURANCE CO. National Security MYGA 5 (NQ only)	B++	85 NQ	25,000 NQ	5 yrs	0% / 10%	06/03/2024	5.60	5 yrs	5.60	5.60	0-79: 2.25+ 80-85: 1.12+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	05/09/2024	5.55	5 yrs	5.55	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs	10% / 10%	05/14/2024	5.50	5 yrs	5.50	5.50	18-85: 2.25+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	04/30/2024	5.50	5 yrs	5.50	5.50	0-79: 2.00+ 80-90: 1.00+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.50	5 yrs	5.50	5.50	0-80: 2.25+ 81-90: 1.50+

MYGA Products

NATIONAL RATE WATCH

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
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs	0% / 0%	01/10/2024	6.30	5 yrs	5.30	5.50	86-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs	0% / 0%	01/10/2024	6.30	5 yrs	5.30	5.50	0-80: 2.40+ 81-90: 1.30+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/30/2024	5.45	5 yrs	5.45	5.45	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.45	5 yrs	5.45	5.45	0-80: 2.25+ 81-3: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.40	5 yrs	5.40	5.40	86-90: 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+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	06/03/2024	5.35	5 yrs	5.35	5.35	0-79: 2.25+ 80-UP: 1.125+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	05/09/2024	5.30	5 yrs	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.30	5 yrs	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	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 <i>Low Band</i>	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+
THE OHIO STATE LIFE INS. CO. Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	06/01/2024	5.25	5 yrs	5.25	5.25	0-80: 2.50+ 81-85: 1.25+

MYGA Products

NATIONAL RATE WATCH

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
ATHENE IA Athene Max Rate 5 (state specific) <i>MVA Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/30/2024	5.20	5 yrs	5.20	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>MVA Low Band</i>	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 <i>MVA High Band</i>	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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.10	5 yrs	5.10	5.10	86-90: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	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+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	06/03/2024	5.00	5 yrs	5.00	5.00	0-79: 2.25+ 80-UP: 1.125+
CLEAR SPRING LIFE Preserve MYGA 5 <i>MVA High Band</i>	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 <i>MVA</i>	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 <i>MVA Low Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>MVA Low Band</i>	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 <i>MVA Low Band</i>	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+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>MVA Mid Band</i>	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 <i>MVA High Band</i>	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/09/2024	4.85	5 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

MYGA Products

NATIONAL RATE WATCH

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 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+
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+
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+
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	05/30/2024	5.65	6 yrs	5.65	5.65	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs	0% / 0%	01/10/2024	6.45	6 yrs	5.45	5.62	0-80: 2.40+ 81-85: 1.30+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL 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+
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs	0% / 0%	01/10/2024	6.35	6 yrs	5.35	5.52	0-80: 2.40+ 81-90: 1.30+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	05/14/2024	5.50	6 yrs	5.50	5.50	18-85: 2.35+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	05/09/2024	5.50	6 yrs	5.50	5.50	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+

MYGA Products

NATIONAL RATE WATCH

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
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	80,000	6 yrs	0% / 10%	06/03/2024	5.40	6 yrs	5.40	5.40	0-79: 1.25+ 80-UP: 0.625+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs	0% / 0%	01/10/2024	6.20	6 yrs	5.20	5.37	86-UP: 1.30+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	05/09/2024	5.30	6 yrs	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NATIONAL SECURITY INSURANCE CO. National Security MYGA 6 (NQ only)	B++	85 NQ	25,000 NQ	6 yrs	0% / 10%	06/03/2024	5.30	6 yrs	5.30	5.30	0-79: 2.25+ 80-85: 1.12+
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+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	06/03/2024	5.05	6 yrs	5.05	5.05	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+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/09/2024	4.95	6 yrs	4.95	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

MYGA Products

NATIONAL RATE WATCH

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
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											
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+
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	05/30/2024	5.65	7 yrs	5.65	5.65	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs	0% / 0%	01/10/2024	5.60	7 yrs	5.60	5.60	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs	0% / 0%	01/10/2024	6.45	7 yrs	5.45	5.59	0-80: 2.65+ 81-90: 1.40+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs	Int / Int	10/16/2023	5.55	7 yrs	5.55	5.55	0-75: 2.75+ 76-90: 2.00+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL 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+
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+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	05/14/2024	5.50	7 yrs	5.50	5.50	18-85: 2.45+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/30/2024	5.50	7 yrs	5.50	5.50	0-79: 2.25+ 80-90: 1.125+
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+

MYGA Products

NATIONAL RATE WATCH

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
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	05/09/2024	5.50	7 yrs	5.50	5.50	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	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%	01/10/2024	6.35	7 yrs	5.35	5.49	0-80: 2.65+ 81-90: 1.40+
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A	83	100,000	7 yrs	Int / Int	04/30/2024	5.45	7 yrs	5.45	5.45	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Mid Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA Mid Band	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+
NATIONAL SECURITY INSURANCE CO. National Security MYGA 7 (NQ only)	B++	85 NQ	25,000 NQ	7 yrs	0% / 10%	06/03/2024	5.40	7 yrs	5.40	5.40	0-79: 3.00+ 80-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	04/29/2024	5.40	7 yrs	5.40	5.40	0-80: 3.00+ 81-85: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	05/09/2024	5.35	7 yrs	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs	0% / 0%	01/10/2024	6.20	7 yrs	5.20	5.34	86-90: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	5.30	7 yrs	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	5.30	7 yrs	5.30	5.30	0-80: 2.25+ 81-30: 1.50+

MYGA Products

NATIONAL RATE WATCH

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
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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	5.25	7 yrs	5.25	5.25	86-90: 1.50+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/30/2024	5.20	7 yrs	5.20	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	80,000	7 yrs	0% / 10%	06/03/2024	5.20	7 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	04/29/2024	5.15	7 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+
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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL 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+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/09/2024	5.00	7 yrs	5.00	5.00	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
THE OHIO STATE LIFE INS. CO. Nex7 MVA	B+	85	10,000	7 yrs	0% / 0%	06/01/2024	5.00	7 yrs	5.00	5.00	0-80: 2.75+ 81-85: 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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	4.95	7 yrs	4.95	4.95	86-90: 1.50+

MYGA Products

NATIONAL RATE WATCH

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
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	06/03/2024	4.85	7 yrs	4.85	4.85	0-79: 2.75+ 80-UP: 1.375+
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+
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+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	05/14/2024	5.50	8 yrs	5.50	5.50	18-85: 2.55+
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											
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	05/14/2024	5.50	9 yrs	5.50	5.50	18-85: 2.65+
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+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	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+

MYGA Products

NATIONAL RATE WATCH

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
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	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 <i>Low Band</i>	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+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	05/14/2024	5.50	10 yrs	5.50	5.50	18-85: 2.75+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/16/2023	5.50	10 yrs	5.50	5.50	0-75: 3.00+ 76-95: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	01/10/2024	5.45	10 yrs	5.45	5.45	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs	0% / 0%	01/10/2024	6.35	10 yrs	5.35	5.45	0-80: 2.65+ 81-85: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs	0% / 0%	01/10/2024	5.35	10 yrs	5.35	5.35	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs	0% / 0%	01/10/2024	6.25	10 yrs	5.25	5.35	0-80: 2.65+ 81-UP: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	80,000	10 yrs	0% / 10%	06/03/2024	5.25	10 yrs	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs	0% / 0%	01/10/2024	6.10	10 yrs	5.10	5.20	86-UP: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	01/10/2024	5.15	10 yrs	5.15	5.15	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs	0% / 0%	01/10/2024	5.10	10 yrs	5.10	5.10	86-90: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	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 <i>Mid Band</i>	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+

MYGA Products

NATIONAL RATE WATCH





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
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	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+
THE OHIO STATE LIFE INS. CO. Nex10 MVA	B+	85	10,000	10 yrs	0% / 0%	06/01/2024	5.00	10 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	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 <i>Low Band</i>	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+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/03/2024	4.90	10 yrs	4.90	4.90	0-79: 2.75+ 80-UP: 1.375+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	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+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	01/10/2024	4.60	10 yrs	4.60	4.60	86-90: 2.00+

Rate Guaranteed 20-Years

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ATLANTIC COAST LIFE	B++	69	5,000	20 yrs	0% / 0%	01/10/2024	4.15	20 yrs	4.65	4.90	0-75: 3.15+
Safe Haven 20 MVA, STEP RATE									5.15		
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									5.65		

MYGA Products

NATIONAL RATE WATCH

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
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs 	0% / 0%	01/10/2024	4.05	20 yrs 	4.05	4.80	0-50: 3.15+
									4.05		
									4.05		
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									5.05		
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs 	0% / 0%	01/10/2024	3.90	20 yrs 	3.90	4.61	70-75: 3.15+
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