



MYGA Products

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List filtered for Lincoln Financial ,American Equity Investment Life Insurance Company,MassMutual Ascend Life Insurance Company,EquiTrust Life Insurance Company,Liberty Bankers Life,Securian Financial ,Clear Spring Life,Delaware Life,Capitol Life Insurance Company,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	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years												
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	Int / Int	11/03/2025 12/08/2025		5.25 5.25	0.00 5.25 5.25	2 yrs ↻	5.25 5.25	0-80: 1.00+ 81-90: 0.60+
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	11/11/2025		5.55	5.55	3 yrs ↻	5.55	0-80: 1.00+ 81-UP: 0.50+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	11/03/2025 12/08/2025		5.50 5.50	0.00 5.50 5.50	3 yrs ↻	5.50 5.50	0-80: 1.75+ 81-90: 1.25+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	11/11/2025		5.45	5.45	3 yrs ↻	5.45	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	11/11/2025		5.45	5.45	3 yrs ↻	5.45	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	11/11/2025		5.35	5.35	3 yrs ↻	5.35	0-80: 1.00+ 81-UP: 0.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00	0-80: 2.00+ 81-90: 1.50+
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%	11/11/2025		4.90	4.90	3 yrs ↻	4.90	0-80: 1.25+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	12/01/2025		4.90	4.90	3 yrs ↻	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/02/2025		5.10	5.10	3 yrs ↻	4.86	0-80: 1.50+ 81-85: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	11/10/2025		4.80	4.80	3 yrs	4.80	18-80: 1.50+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	11/10/2025		4.80	4.80	3 yrs	4.80	18-80: 1.50+ 81-UP: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/02/2025		5.00	5.00	3 yrs ↻	4.77	0-80: 1.50+ 81-85: 1.00+

MYGA Products

OG

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CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/10/2025		4.75	4.75	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/10/2025		4.75	4.75	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/10/2025		5.40	4.40	3 yrs	4.73	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/10/2025		5.40	4.40	3 yrs	4.73	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	11/10/2025		4.65	4.65	3 yrs ↻	4.65	18-80: 2.00+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	11/10/2025		4.65	4.65	3 yrs	4.65	18-80: 2.00+ 81-UP: 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%	12/01/2025		4.60	4.60	3 yrs ↻	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	10/02/2025		4.80	4.80	3 yrs ↻	4.59	0-80: 1.50+ 81-85: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	11/24/2025		4.50	4.50	3 yrs ↻	4.50	0-80: 2.00+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	10/02/2025		4.70	4.70	3 yrs ↻	4.49	0-80: 1.50+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	12/01/2025		4.25	4.25	3 yrs	4.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	11/24/2025		4.20	4.20	3 yrs ↻	4.20	0-80: 2.00+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	12/01/2025		4.15	4.15	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/01/2025		4.10	4.10	3 yrs	4.10	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	09/22/2025		4.05	4.05	3 yrs	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+

MYGA Products

OG

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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%	11/11/2025		4.00	4.00	3 yrs ↻	4.00	18-80: 1.75+ 81-UP: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	12/01/2025		4.00	4.00	3 yrs	4.00	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/01/2025		3.95	3.95	3 yrs	3.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	12/01/2025		3.85	3.85	3 yrs	3.85	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75	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%	11/12/2025		3.75	3.75	3 yrs	3.75	18-80: 1.50+ 81-UP: 1.13+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	09/22/2025		3.70	3.70	3 yrs	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	11/05/2025		3.60	3.60	3 yrs	3.60	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	11/12/2025		3.50	3.50	3 yrs	3.50	18-80: 1.50+ 81-UP: 1.13+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	11/05/2025		3.45	3.45	3 yrs	3.45	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	11/05/2025		3.40	3.40	3 yrs	3.40	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	11/05/2025		3.25	3.25	3 yrs	3.25	
Rate Guaranteed 4-Years												
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	12/01/2025		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	12/01/2025		4.75	4.75	4 yrs ↻	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+

MYGA Products

OG

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UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	11/05/2025		3.25	3.25	4 yrs	3.25	
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	11/11/2025		5.85	5.85	5 yrs ↻	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%	11/11/2025		5.75	5.75	5 yrs ↻	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	11/11/2025		5.75	5.75	5 yrs ↻	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	11/11/2025		5.65	5.65	5 yrs ↻	5.65	0-80: 1.50+ 81-UP: 0.75+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	11/03/2025 ↻ 12/08/2025		5.50 5.50	0.00 5.50 ↻ 5.50	5 yrs ↻	5.50 5.50	0-UP: 2.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/21/2025		5.25	5.25	5 yrs ↻	5.25	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	12/01/2025		5.20	5.20	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	11/10/2025		5.10	5.10	5 yrs	5.10	18-80: 2.25+ 81-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	11/10/2025		5.10	5.10	5 yrs	5.10	18-80: 2.25+ 81-UP: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/02/2025		5.60	5.60	5 yrs ↻	5.06	0-80: 2.50+ 81-85: 1.25+
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%	11/11/2025		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/10/2025		5.00	5.00	5 yrs	5.00	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/10/2025		5.00	5.00	5 yrs	5.00	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/10/2025		5.80	4.80	5 yrs	5.00	18-80: 2.00+ 81-UP: 0.40+

MYGA Products

OG

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CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/10/2025		5.80	4.80	5 yrs	5.00	18-80: 2.00+ 81-UP: 0.40+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/02/2025		5.50	5.50	5 yrs ↻	4.98	0-80: 2.50+ 81-85: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	12/01/2025		4.90	4.90	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	11/10/2025		4.85	4.85	5 yrs ↻	4.85	18-80: 3.25+ 81-UP: 1.50+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	11/10/2025		4.85	4.85	5 yrs	4.85	18-80: 3.25+ 81-UP: 1.50+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	10/02/2025		5.30	5.30	5 yrs ↻	4.81	0-80: 2.50+ 81-85: 1.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	11/15/2025		4.80	4.80	5 yrs	4.80	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	11/05/2025		4.80	4.80	5 yrs	4.80	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	11/24/2025		4.75	4.75	5 yrs ↻	4.75	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	12/01/2025		4.75	4.75	5 yrs	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	10/02/2025		5.20	5.20	5 yrs ↻	4.73	0-80: 2.50+ 81-85: 1.25+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	11/05/2025		4.65	4.65	5 yrs	4.65	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	12/01/2025		4.65	4.65	5 yrs	4.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	11/05/2025		4.60	4.60	5 yrs	4.60	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	11/05/2025		4.45	4.45	5 yrs	4.45	

MYGA Products

OG

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DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	11/24/2025		4.45	4.45	5 yrs ↻	4.45	0-80: 2.50+ 81-85: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	5 yrs	4.45	0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/01/2025		4.30	4.30	5 yrs	4.30	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	12/01/2025		4.20	4.20	5 yrs	4.20	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	12/01/2025		4.15	4.15	5 yrs	4.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	09/22/2025		4.10	4.10	5 yrs	4.10	0-80: 2.50+ 81-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	12/01/2025		4.05	4.05	5 yrs	4.05	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%	11/11/2025		4.00	4.00	5 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75	18-80: 2.25+ 81-UP: 1.69+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	11/15/2025		3.65	3.65	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	5 yrs	3.50	18-80: 2.25+ 81-UP: 1.69+

MYGA Products

OG

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Rate Guaranteed 6-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/21/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	6 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	11/05/2025		3.45	3.45	6 yrs	3.45	
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	11/11/2025		5.85	5.85	7 yrs ↻	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%	11/11/2025		5.75	5.75	7 yrs ↻	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	11/11/2025		5.75	5.75	7 yrs ↻	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	11/11/2025		5.65	5.65	7 yrs ↻	5.65	0-80: 2.00+ 81-UP: 0.90+
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%	11/11/2025		5.30	5.30	7 yrs ↻	5.30	0-80: 2.75+ 81-UP: 1.40+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	7 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	11/10/2025		5.10	5.10	7 yrs	5.10	18-80: 2.50+ 81-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	11/10/2025		5.10	5.10	7 yrs	5.10	18-80: 2.50+ 81-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	11/10/2025		5.00	5.00	7 yrs	5.00	18-80: 2.15+ 81-UP: 0.45+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	11/10/2025		5.00	5.00	7 yrs	5.00	18-80: 2.15+ 81-UP: 0.45+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	11/10/2025		5.85	4.85	7 yrs	4.99	18-80: 2.15+ 81-UP: 0.45+

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	11/10/2025		5.85	4.85	7 yrs	4.99	18-80: 2.15+ 81-UP: 0.45+
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/02/2025		5.80	5.80	7 yrs ↻	4.99	0-75: 3.00+ 76-80: 1.75+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	7 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/02/2025		5.70	5.70	7 yrs ↻	4.91	0-75: 3.00+ 76-80: 1.75+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	11/10/2025		4.85	4.85	7 yrs ↻	4.85	18-80: 4.00+ 81-UP: 2.00+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	11/10/2025		4.85	4.85	7 yrs	4.85	18-80: 4.00+ 81-UP: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	11/15/2025		4.80	4.80	7 yrs	4.80	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	11/05/2025		4.80	4.80	7 yrs	4.80	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	11/24/2025		4.80	4.80	7 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/02/2025		5.45	5.45	7 yrs ↻	4.72	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/02/2025		5.35	5.35	7 yrs ↻	4.65	0-75: 3.00+ 76-80: 1.75+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	11/05/2025		4.65	4.65	7 yrs	4.65	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	12/01/2025		4.65	4.65	7 yrs	4.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>Low Band</i>	A-	89	25,000	7 yrs	0% / Int	11/05/2025		4.60	4.60	7 yrs	4.60	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	11/24/2025		4.55	4.55	7 yrs ↻	4.55	0-80: 2.50+ 81-85: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	7 yrs	4.55	0-80: 3.50+ 81-UP: 1.50+

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	12/01/2025		4.55	4.55	7 yrs	4.55	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	12/01/2025		4.50	4.50	7 yrs	4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	11/05/2025		4.45	4.45	7 yrs	4.45	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	12/01/2025		4.40	4.40	7 yrs	4.40	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	12/01/2025		4.35	4.35	7 yrs	4.35	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	12/01/2025		4.25	4.25	7 yrs	4.25	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	09/22/2025		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 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%	11/11/2025		4.00	4.00	7 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.65+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	12/01/2025		3.75	3.75	7 yrs	3.75	0-80: 3.00+ 81-88: 1.875+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	11/15/2025		3.65	3.65	7 yrs	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	12/01/2025		3.65	3.65	7 yrs	3.65	0-80: 3.00+ 81-88: 1.875+

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	12/01/2025		3.45	3.45	7 yrs	3.45	0-80: 3.00+ 81-88: 1.875+
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/21/2025		5.40	5.40	8 yrs ↻	5.40	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	8 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years												
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	11/10/2025		5.30	5.30	9 yrs	5.30	18-80: 2.75+ 81-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	11/10/2025		5.30	5.30	9 yrs	5.30	18-80: 2.75+ 81-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	11/10/2025		6.15	5.15	9 yrs	5.26	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	11/10/2025		6.15	5.15	9 yrs	5.26	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	11/10/2025		5.25	5.25	9 yrs	5.25	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	11/10/2025		5.25	5.25	9 yrs	5.25	18-80: 2.25+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	12/01/2025		5.25	5.25	9 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	11/10/2025		5.00	5.00	9 yrs ↻	5.00	18-80: 4.25+ 81-UP: 2.05+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	11/10/2025		5.00	5.00	9 yrs	5.00	18-80: 4.25+ 81-UP: 2.05+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	12/01/2025		4.95	4.95	9 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	12/01/2025		4.85	4.85	9 yrs	4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	12/01/2025		4.75	4.75	9 yrs	4.75	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	12/01/2025		4.70	4.70	9 yrs	4.70	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	12/01/2025		4.60	4.60	9 yrs	4.60	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	12/01/2025		4.55	4.55	9 yrs	4.55	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	12/01/2025		4.45	4.45	9 yrs	4.45	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%	11/11/2025		5.85	5.85	10 yrs 	5.85	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%	11/11/2025		5.75	5.75	10 yrs 	5.75	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	11/11/2025		5.75	5.75	10 yrs 	5.75	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	11/11/2025		5.65	5.65	10 yrs 	5.65	0-80: 2.50+ 81-UP: 1.20+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	10/21/2025		5.50	5.50	10 yrs 	5.50	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	12/01/2025		5.25	5.25	10 yrs 	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+

MYGA Products

OG

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	11/15/2025		5.00	5.00	10 yrs	5.00	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	12/01/2025		4.95	4.95	10 yrs 	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs 	0% / 10%	11/24/2025		4.85	4.85	10 yrs 	4.85	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%	11/24/2025		4.60	4.60	10 yrs 	4.60	0-80: 3.00+ 81-85: 1.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	11/15/2025		3.70	3.70	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+