



MYGA Products

6-12-2025 Ia

List filtered for Fidelity & Guaranty Life, North American Company, Guaranty Income Life, American National Insurance Company, Athene IA, EquiTrust Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Global Atlantic Financial Group, Sagcor Life Insurance Company, Clear Spring Life, Mutual of Omaha, Delaware Life, Capitol Life Insurance Company, SILAC, Nassau Life and Annuity Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, Farmers Life Insurance Company, Aspida, NexAnnuity, Axonic Insurance Services, Baltimore Life 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	Premium Bonus
Rate Guaranteed 2-Years												
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	05/07/2025	5.00	2 yrs ↻	5.00	5.00	0-89: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	06/06/2025	4.95	2 yrs ↻	4.95	4.95	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	06/06/2025	4.95	2 yrs ↻	4.95	4.95	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	06/06/2025	4.85	2 yrs ↻	4.85	4.85	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	06/06/2025	4.85	2 yrs ↻	4.85	4.85	0-79: 0.85+ 80-UP: 0.425+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	05/30/2025	4.80	2 yrs	4.80	4.80	18-80: 1.00+ 81-90: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	05/07/2025	4.70	2 yrs ↻	4.70	4.70	0-89: 1.00+	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	05/30/2025	4.65	2 yrs	4.65	4.65	18-80: 1.00+ 81-90: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	06/06/2025	4.60	2 yrs ↻	4.60	4.60	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	06/06/2025	4.50	2 yrs ↻	4.50	4.50	0-79: 0.85+ 80-UP: 0.425+	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	05/30/2025	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%	05/30/2025	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%	05/30/2025	2.60	2 yrs ↻	2.60	2.60	0-80: 1.25+ 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	Premium Bonus
Rate Guaranteed 3-Years												
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	06/06/2025	5.75	3 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	05/07/2025	5.45	3 yrs ↻	5.45	5.45	0-89: 1.50+	
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	06/09/2025	5.40	3 yrs ↻	5.40	5.40	0-75: 1.75+ 76-90: 1.25+	
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	06/09/2025	5.20	3 yrs ↻	5.20	5.36	0-80: 1.25+ 81-90: 0.75+	
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	06/09/2025	5.20	3 yrs ↻	5.20	5.20	0-80: 1.25+ 81-90: 0.75+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	03/12/2025	5.20	3 yrs ↻	5.20	5.20	18-75: 1.75+ 76-85: 1.45+	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	05/30/2025	5.15	3 yrs	5.15	5.15	18-80: 1.50+ 81-90: 0.75+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	05/07/2025	5.15	3 yrs ↻	5.15	5.15	0-89: 1.50+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	03/17/2025 ↻ 06/16/2025	5.10 5.05	3 yrs	-0.05 5.10 ↓ 5.05	5.10 5.05	0-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.10 5.05	3 yrs	-0.05 5.10 ↓ 5.05	5.10 5.05	18-80: 1.50+ 81-UP: 1.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.10 5.05	3 yrs	-0.05 5.10 ↓ 5.05	5.10 5.05	18-80: 1.50+ 81-UP: 1.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs ↻	Int / Int	03/12/2025	5.10	3 yrs ↻	5.10	5.10	18-75: 1.75+ 76-85: 1.45+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	03/12/2025	5.10	3 yrs ↻	5.10	5.10	18-75: 1.75+ 76-85: 1.45+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	06/09/2025	5.10	3 yrs ↻	5.10	5.10	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	

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FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs	Int / Int	02/24/2025	5.05	3 yrs	5.05	5.05	0-75: 1.75+ 76-95: 1.25+	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/30/2025 ↪ 06/16/2025	5.05 5.00	3 yrs	-0.05 5.05 ↓ 5.00	5.05 5.00	18-80: 1.50+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/30/2025 ↪ 06/16/2025	5.05 5.00	3 yrs	-0.05 5.05 ↓ 5.00	5.05 5.00	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	05/30/2025 ↪ 06/16/2025	5.70 5.65	3 yrs	-0.05 4.70 ↓ 4.65	5.03 4.98	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/30/2025 ↪ 06/16/2025	5.70 5.65	3 yrs	-0.05 4.70 ↓ 4.65	5.03 4.98	18-80: 1.50+ 81-UP: 0.40+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	01/31/2025	5.00	3 yrs	5.00	5.00	0-80: 2.00+ 81-90: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	04/29/2025	5.00	3 yrs	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	03/12/2025	5.00	3 yrs	5.00	5.00	18-75: 1.75+ 76-85: 1.45+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	06/01/2025	5.00	3 yrs	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	05/30/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-90: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/29/2025	4.95	3 yrs	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	06/09/2025	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	04/16/2025	4.90	3 yrs ↻	4.90	4.90	0-79: 1.50+ 80-90: 0.75+	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	06/02/2025	4.90	3 yrs ↻	4.90	4.90	0-80: 2.00+ 81-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	06/06/2025	4.85	3 yrs ↻	4.85	4.85	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	06/06/2025	4.85	3 yrs ↻	4.85	4.85	0-79: 1.50+ 80-UP: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	06/09/2025	4.85	3 yrs ↻	4.85	4.85	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	06/03/2025	4.80	3 yrs ↻	4.80	4.80	18-85: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2025	4.80	3 yrs ↻	4.80	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int ↻	03/17/2025 06/16/2025	4.75 4.65	3 yrs	-0.10 4.75 ↓ 4.65	4.75 4.65	0-80: 2.00+ 81-90: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	06/06/2025	4.75	3 yrs ↻	4.75	4.75	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	06/06/2025	4.75	3 yrs ↻	4.75	4.75	0-79: 1.50+ 80-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	04/29/2025	4.75	3 yrs ↻	4.75	4.75	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	04/29/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	06/01/2025	4.70	3 yrs ↻	4.70	4.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	

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ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	06/03/2025	4.65	3 yrs	4.65	4.65	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	06/03/2025	4.65	3 yrs	4.65	4.65	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	05/30/2025 ↻ 06/16/2025	4.65 4.65	3 yrs ↻	0.00 4.65 ↕ 4.65	4.65 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%	05/30/2025 ↻ 06/16/2025	4.65 4.65	3 yrs ↻	0.00 4.65 ↕ 4.65	4.65 4.65	18-80: 2.00+ 81-UP: 1.00+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	05/15/2025	4.65	3 yrs ↻	4.65	4.65	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs ↻	0% / 10%	06/02/2025	4.60	3 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	06/06/2025	4.50	3 yrs ↻	4.50	4.50	0-79: 1.50+ 80-UP: 0.75+	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	05/30/2025	4.50	3 yrs ↻	4.50	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	06/03/2025	4.40	3 yrs	4.40	4.40	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	06/03/2025	4.40	3 yrs	4.40	4.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	06/06/2025	4.40	3 yrs ↻	4.40	4.40	0-79: 1.50+ 80-UP: 0.75+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	05/15/2025	4.25	3 yrs	4.25	4.25	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	04/28/2025	4.15	3 yrs	4.15	4.15	0-80: 1.80+ 81-85: 0.90+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	04/29/2025	3.95	3 yrs	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	04/28/2025	3.95	3 yrs	3.95	3.95	0-80: 1.80+ 81-85: 0.90+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	04/24/2025	3.70	3 yrs	3.70	3.70	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%	04/24/2025	3.70	3 yrs	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	04/24/2025	3.60	3 yrs	3.60	3.60	0-74: 1.85+ 75-UP: 0.93+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs	0% / 0%	05/30/2025	3.50	3 yrs	3.50	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs	Int / 5%	05/30/2025	3.15	3 yrs	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
Rate Guaranteed 4-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	06/01/2025	5.50	4 yrs	5.50	5.50	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	06/01/2025	5.20	4 yrs	5.20	5.20	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	06/06/2025	5.10	4 yrs	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	06/06/2025	5.10	4 yrs	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	04/29/2025	5.00	4 yrs	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	06/06/2025	4.95	4 yrs	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	06/06/2025	4.95	4 yrs	4.95	4.95	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%	04/29/2025	4.95	4 yrs	4.95	4.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	06/01/2025	4.90	4 yrs	4.90	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	06/03/2025	4.80	4 yrs	4.80	4.80	18-85: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/06/2025	4.75	4 yrs	4.75	4.75	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs	0% / 10%	04/29/2025	4.75	4 yrs	4.75	4.75	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	04/29/2025	4.70	4 yrs	4.70	4.70	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/06/2025	4.60	4 yrs	4.60	4.60	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	04/29/2025	4.15	4 yrs	4.15	4.15	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%	04/24/2025	3.90	4 yrs	3.90	3.90	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%	04/24/2025	3.90	4 yrs	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	04/24/2025	3.80	4 yrs	3.80	3.80	0-74: 2.25+ 75-UP: 1.13+	
Rate Guaranteed 5-Years												
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs	0% / 0%	06/09/2025	5.75	5 yrs	5.75	5.75	0-75: 2.50+ 76-90: 1.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs 	0% / 0%	06/01/2025	5.75	5 yrs 	5.75	5.75	0-80: 2.50+ 81-85: 1.30+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs 	0% / 0%	06/06/2025	5.75	5 yrs 	5.75	5.75	0-80: 2.50+ 81-85: 1.25+	
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs 	0% / 0%	06/09/2025	5.55	5 yrs 	5.55	5.68	0-80: 2.25+ 81-90: 1.25+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	05/07/2025	5.65	5 yrs 	5.65	5.65	0-89: 2.25+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs 	Int / Int	02/24/2025	5.60	5 yrs 	5.60	5.60	0-75: 2.50+ 76-95: 1.75+	
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs 	0% / 10%	06/09/2025	5.55	5 yrs 	5.55	5.55	0-80: 2.25+ 81-90: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs 	10% / 10%	06/01/2025	5.55	5 yrs 	5.55	5.55	0-80: 2.50+ 81-85: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	06/09/2025	5.55	5 yrs 	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	05/30/2025	5.50	5 yrs	5.50	5.50	18-80: 2.25+ 81-90: 1.125+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs 	Int / Int	03/12/2025	5.45	5 yrs 	5.45	5.45	18-75: 2.00+ 76-85: 1.70+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	06/01/2025	5.45	5 yrs 	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs 	0% / 10%	04/29/2025	5.40	5 yrs 	5.40	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	06/01/2025	5.40	5 yrs 	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	06/09/2025	5.40	5 yrs 	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	04/29/2025	5.35	5 yrs 	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	03/12/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00+ 76-85: 1.70+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	03/12/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00 76-85: 1.70	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	05/30/2025	5.35	5 yrs	5.35	5.35	18-80: 2.25+ 81-90: 1.125+	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/03/2025	5.30	5 yrs	5.30	5.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	06/09/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/03/2025	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	01/31/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 3.00+ 81-90: 2.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	04/24/2025	5.25	5 yrs ↻	5.25	5.25	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%	04/24/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	03/12/2025	5.25	5 yrs ↻	5.25	5.25	18-75: 2.00 76-85: 1.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	06/02/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	05/07/2025	5.25	5 yrs ↻	5.25	5.25	0-89: 2.25+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	03/17/2025 ↻ 06/16/2025	5.20 5.25	5 yrs	+0.05 5.20 ↑ 5.25	5.20 5.25	0-UP: 2.25+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	04/16/2025	5.20	5 yrs ↻	5.20	5.20	0-79: 2.00+ 80-90: 1.00+	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.20 5.25	5 yrs	+0.05 5.20 ↑ 5.25	5.20 5.25	18-80: 2.25+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.20 5.25	5 yrs	+0.05 5.20 ↑ 5.25	5.20 5.25	18-80: 2.25+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025 ↻ 06/16/2025	5.15 5.20	5 yrs	+0.05 5.15 ↑ 5.20	5.15 5.20	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025 ↻ 06/16/2025	5.95 6.00	5 yrs	+0.05 4.95 ↑ 5.00	5.15 5.20	0-80: 2.00+ 81-90: 0.40+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	04/24/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.15 5.20	5 yrs	+0.05 5.15 ↑ 5.20	5.15 5.20	18-80: 2.00+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.15 5.20	5 yrs	+0.05 5.15 ↑ 5.20	5.15 5.20	18-80: 2.00+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.95 6.00	5 yrs	+0.05 4.95 ↑ 5.00	5.15 5.20	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.95 6.00	5 yrs	+0.05 4.95 ↑ 5.00	5.15 5.20	18-80: 2.00+ 81-UP: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	04/29/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2025	5.15	5 yrs	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	06/01/2025	5.15	5 yrs	5.15	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	04/29/2025	5.10	5 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	06/03/2025	5.05	5 yrs	5.05	5.05	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	05/15/2025	5.05	5 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	06/03/2025	5.00	5 yrs	5.00	5.00	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%	06/03/2025	5.00	5 yrs	5.00	5.00	18-85: 2.25+	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	06/01/2025	5.00	5 yrs	5.00	5.00		
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	06/02/2025	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/28/2025	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	06/06/2025	4.85	5 yrs	4.85	4.85	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	06/06/2025	4.85	5 yrs	4.85	4.85	0-79: 2.25+ 80-UP: 1.125+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	05/30/2025 06/16/2025	4.80 4.85	5 yrs	+0.05 4.80 4.85	4.80 4.85	18-80: 3.25+ 81-UP: 1.50+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	05/30/2025 ↻ 06/16/2025	4.80 4.85	5 yrs ↻	+0.05 4.80 ↑ 4.85	4.80 4.85	18-80: 3.25+ 81-UP: 1.50+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	05/15/2025	4.80	5 yrs ↻	4.80	4.80	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/30/2025	4.75	5 yrs ↻	4.75	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	06/06/2025	4.70	5 yrs ↻	4.70	4.70	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	06/06/2025	4.70	5 yrs ↻	4.70	4.70	0-79: 2.25+ 80-UP: 1.125+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/28/2025	4.70	5 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	04/29/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	06/01/2025	4.65	5 yrs ↻	4.65	4.65		
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	03/17/2025 ↻ 06/16/2025	4.50 4.85	5 yrs	+0.35 4.50 ↑ 4.85	4.50 4.85	0-80: 3.25+ 81-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	06/06/2025	4.50	5 yrs ↻	4.50	4.50	0-79: 2.25+ 80-UP: 1.125+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	06/01/2025	4.50	5 yrs ↻	4.50	4.50		
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	06/06/2025	4.35	5 yrs ↻	4.35	4.35	0-79: 2.25+ 80-UP: 1.125+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	05/30/2025	3.75	5 yrs ↻	3.75	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs 	Int / 5%	05/30/2025	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%	06/01/2025	5.75	6 yrs	5.75	5.75	0-80: 3.00+ 81-UP: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	06/09/2025	9.85	6 yrs 	4.85	5.67	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	06/01/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	06/09/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	06/01/2025	5.45	6 yrs 	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	06/09/2025	9.60	6 yrs 	4.60	5.42	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	06/01/2025	9.55	6 yrs 	4.55	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs 	0% / 10%	04/29/2025	5.35	6 yrs 	5.35	5.35	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	01/31/2025	5.30	6 yrs 	5.30	5.30	0-80: 3.00+ 81-90: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	06/06/2025	5.30	6 yrs 	5.30	5.30	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	06/06/2025	5.30	6 yrs 	5.30	5.30	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	04/29/2025	5.30	6 yrs 	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	06/01/2025	9.45	6 yrs 	4.45	5.27	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs 	0% / 10%	06/06/2025	5.15	6 yrs 	5.15	5.15	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs 	0% / 10%	06/06/2025	5.15	6 yrs 	5.15	5.15	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs 	0% / 10%	04/29/2025	5.15	6 yrs 	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs 	0% / 10%	06/01/2025	5.15	6 yrs 	5.15	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	04/29/2025	5.10	6 yrs 	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs 	10% / 10%	06/03/2025	5.00	6 yrs 	5.00	5.00	18-85: 2.35+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	06/06/2025	4.95	6 yrs 	4.95	4.95	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%	06/06/2025	4.80	6 yrs 	4.80	4.80	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs 	0% / 10%	04/29/2025	4.75	6 yrs 	4.75	4.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs 	0% / 5%	04/24/2025	4.10	6 yrs 	4.10	4.10	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%	04/24/2025	4.10	6 yrs 	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs 	0% / 5%	04/24/2025	4.00	6 yrs 	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	
Rate Guaranteed 7-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs 	0% / 0%	06/01/2025	5.80	7 yrs 	5.80	5.80	0-80: 3.00+ 81-85: 1.55+	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs 	0% / 0%	06/09/2025	5.75	7 yrs 	5.75	5.75	0-75: 2.75+ 76-90: 2.00+	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	Int / Int	02/24/2025	5.60	7 yrs 	5.60	5.60	0-75: 2.75+ 76-90: 2.00+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	06/01/2025	5.60	7 yrs 	5.60	5.60	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	06/09/2025	5.60	7 yrs 	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	05/30/2025	5.60	7 yrs	5.60	5.60	18-80: 2.75+ 81-90: 1.375+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs 	0% / 10%	05/07/2025	5.55	7 yrs 	5.55	5.55	0-89: 3.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	06/01/2025	5.45	7 yrs 	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	06/09/2025	5.45	7 yrs 	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	05/30/2025	5.45	7 yrs	5.45	5.45	18-80: 2.75+ 81-90: 1.375+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	06/01/2025	5.40	7 yrs 	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs 	0% / 10%	04/29/2025	5.35	7 yrs 	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	06/09/2025	5.35	7 yrs 	5.35	5.35	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	06/03/2025	5.30	7 yrs	5.30	5.30	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	04/29/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.30	7 yrs	5.30	5.30		0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	06/03/2025	5.25	7 yrs	5.25	5.25		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%	04/24/2025	5.25	7 yrs	5.25	5.25		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%	04/24/2025	5.25	7 yrs	5.25	5.25		0-74: 3.00+ 75-UP: 1.50+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/30/2025 06/16/2025	5.25 5.25	7 yrs	0.00 5.25 5.25	5.25 5.25		18-80: 2.50+ 81-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/30/2025 06/16/2025	5.25 5.25	7 yrs	0.00 5.25 5.25	5.25 5.25		18-80: 2.50+ 81-UP: 1.25+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	06/02/2025	5.25	7 yrs	5.25	5.25		0-80: 2.50+ 81-85: 1.25+
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	05/07/2025	5.25	7 yrs	5.25	5.25		0-89: 3.25+
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	03/17/2025 06/16/2025	5.20 5.20	7 yrs	0.00 5.20 5.20	5.20 5.20		0-80: 2.15+ 81-86: 0.45+
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	03/17/2025 06/16/2025	5.20 5.25	7 yrs	+0.05 5.20 5.25	5.20 5.25		0-UP: 2.50+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/16/2025	5.20	7 yrs	5.20	5.20		0-79: 2.25+ 80-90: 1.13+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/30/2025 06/16/2025	5.20 5.20	7 yrs	0.00 5.20 5.20	5.20 5.20		18-80: 2.15+ 81-UP: 0.45+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/30/2025 ↩ 06/16/2025	5.20 5.20	7 yrs	0.00 5.20 5.20	5.20 5.20	18-80: 2.15+ 81-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs ↻	0% / 10%	04/29/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2025	5.20	7 yrs ↻	5.20	5.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	04/28/2025	5.20	7 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/30/2025 ↩ 06/16/2025	6.05 6.05	7 yrs	0.00 5.05 5.05	5.19 5.19	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	05/30/2025 ↩ 06/16/2025	6.05 6.05	7 yrs	0.00 5.05 5.05	5.19 5.19	18-80: 2.15+ 81-UP: 0.45+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	04/24/2025	5.15	7 yrs ↻	5.15	5.15	0-74: 3.00+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	04/29/2025	5.15	7 yrs	5.15	5.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	06/01/2025	5.15	7 yrs ↻	5.15	5.15		
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	06/01/2025	5.10	7 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	06/03/2025	5.05	7 yrs	5.05	5.05	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	05/15/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	06/03/2025	5.00	7 yrs	5.00	5.00	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%	06/03/2025	5.00	7 yrs ↻	5.00	5.00	18-85: 2.45+	
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	06/06/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 2.75+ 81-85: 1.375+	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	06/02/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	04/28/2025	5.00	7 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	06/06/2025	4.95	7 yrs ↻	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	100,000	7 yrs ↻	0% / 10%	06/06/2025	4.95	7 yrs ↻	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	↻ 05/30/2025 06/16/2025	4.90 4.85	7 yrs ↻	-0.05 4.90 ↓ 4.85	4.90 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%	↻ 05/30/2025 06/16/2025	4.90 4.85	7 yrs ↻	-0.05 4.90 ↓ 4.85	4.90 4.85	18-80: 4.00+ 81-UP: 2.00+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	06/01/2025	4.85	7 yrs ↻	4.85	4.85		
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	↻ 03/17/2025 06/16/2025	4.80 4.85	7 yrs	+0.05 4.80 ↑ 4.85	4.80 4.85	0-80: 4.00+ 81-85: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	06/06/2025	4.80	7 yrs ↻	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs ↻	0% / 10%	06/06/2025	4.80	7 yrs ↻	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	04/29/2025	4.80	7 yrs	4.80	4.80	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs	0% / Int	05/15/2025	4.75	7 yrs	4.75	4.75	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	06/01/2025	4.70	7 yrs	4.70	4.70		
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	06/06/2025	4.60	7 yrs	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	06/06/2025	4.45	7 yrs	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+	
Rate Guaranteed 8-Years												
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	06/01/2025	5.40	8 yrs	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	01/31/2025	5.35	8 yrs	5.35	5.35	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	5.30	8 yrs	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.15	8 yrs	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	06/01/2025	5.10	8 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2025	5.05	8 yrs	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	06/03/2025	5.00	8 yrs	5.00	5.00	18-85: 2.55+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	04/24/2025	4.10	8 yrs	4.10	4.10	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%	04/24/2025	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	04/24/2025	4.00	8 yrs ↻	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	06/01/2025	5.40	9 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	03/12/2025	5.35	9 yrs ↻	5.35	5.35	18-75: 2.25+ 76-85: 2.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2025	5.30	9 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/17/2025 ↻ 06/16/2025	5.25 5.25	9 yrs	0.00 5.25 ↻ 5.25	5.25 5.25	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.25 5.25	9 yrs	0.00 5.25 ↻ 5.25	5.25 5.25	18-80: 2.75+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/30/2025 ↻ 06/16/2025	5.25 5.25	9 yrs	0.00 5.25 ↻ 5.25	5.25 5.25	18-80: 2.75+ 81-UP: 1.25+	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>Low Band</i>	A	85	10,000	9 yrs ↻	Int / Int	03/12/2025	5.25	9 yrs ↻	5.25	5.25	18-75: 2.25+ 76-85: 2.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.20 5.20	9 yrs	0.00 5.20 ↻ 5.20	5.20 5.20	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	5.20 5.20	9 yrs	0.00 5.20 ↻ 5.20	5.20 5.20	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/30/2025 ↻ 06/16/2025	6.07 6.07	9 yrs	0.00 5.07 ↻ 5.07	5.18 5.18	18-80: 2.25+ 81-UP: 0.50+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/30/2025 ↩ 06/16/2025	6.07 6.07	9 yrs	0.00 5.07 5.07	5.18 5.18	18-80: 2.25+ 81-UP: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	06/01/2025	5.15	9 yrs ↻	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	06/01/2025	5.10	9 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	06/01/2025	5.05	9 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	06/03/2025	5.00	9 yrs ↻	5.00	5.00	18-85: 2.65+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	05/30/2025 ↩ 06/16/2025	4.95 4.85	9 yrs ↻	-0.10 4.95 ↓ 4.85	4.95 4.85	18-80: 4.25+ 81-UP: 2.05+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	05/30/2025 ↩ 06/16/2025	4.95 4.85	9 yrs ↻	-0.10 4.95 ↓ 4.85	4.95 4.85	18-80: 4.25+ 81-UP: 2.05+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	04/24/2025	4.10	9 yrs ↻	4.10	4.10	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%	04/24/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	04/24/2025	4.00	9 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	02/24/2025	5.65	10 yrs ↻	5.65	5.65	0-75: 3.00+ 76-95: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	06/06/2025	5.60	10 yrs ↻	5.60	5.60	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	06/06/2025	5.60	10 yrs ↻	5.60	5.60	0-79: 2.75+ 80-UP: 1.375+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	01/31/2025	5.50	10 yrs 	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	06/06/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs 	0% / 10%	06/06/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs 	Int / Int	03/12/2025	5.45	10 yrs 	5.45	5.45	18-75: 2.25+ 76-85: 2.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	06/09/2025	5.45	10 yrs 	5.45	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	05/07/2025	5.40	10 yrs 	5.40	5.40	0-89: 4.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	03/12/2025	5.35	10 yrs 	5.35	5.35	18-75: 2.25+ 76-85: 2.00+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	06/01/2025	5.35	10 yrs 	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	06/09/2025	5.30	10 yrs 	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	06/06/2025	5.25	10 yrs 	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	06/09/2025	5.20	10 yrs 	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs 	0% / 10%	06/02/2025	5.20	10 yrs 	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	

MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	06/06/2025	5.10	10 yrs 	5.10	5.10	0-79: 2.75+ 80-UP: 1.375+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	05/07/2025	5.10	10 yrs 	5.10	5.10	0-89: 4.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	06/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	06/01/2025	5.05	10 yrs 	5.05	5.05	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	06/03/2025	5.00	10 yrs 	5.00	5.00	18-85: 2.75+	
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs 	0% / 0%	06/06/2025	5.00	10 yrs 	5.00	5.00	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%	06/02/2025	4.95	10 yrs 	4.95	4.95	0-80: 3.00+ 81-85: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs 	0% / 5%	04/24/2025	4.10	10 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs 	0% / 5%	04/24/2025	4.10	10 yrs 	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs 	0% / 5%	04/24/2025	4.00	10 yrs 	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	