



List filtered for The Standard, Reliance Standard Life, New York Life Insurance and Annuity Corporation, Nationwide Life Insurance Company, Prosperity SBLI USA, Prosperity S.USA Life, GBU Life, AuguStar

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years													
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	2 yrs	4.75	See Notes
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	2 yrs	4.75	See Notes
Rate Guaranteed 3-Years													
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	3 yrs	4.75	See Notes
GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs	10% / 10%	02/23/2026		4.75	4.75	0.50	3 yrs	4.75	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) <i>MVA High Band</i>	A++	85	100,000	3 yrs	10% / 10%	05/04/2026		4.70	4.70	0.05	3 yrs	4.70	See Notes
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	05/04/2026		4.65	4.65	0.10	3 yrs	4.65	0-80: 1.50+ 81-93: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) <i>ROP High Band</i>	A++	93	100,000	3 yrs	10% / 10%	05/04/2026		4.65	4.65	0.05	3 yrs	4.65	See Notes
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy <i>MVA High Band</i>	A-	85	100,000	3 yrs	0% / 0%	04/01/2026		4.65	4.65	1.00	3 yrs	4.65	0-80: 1.25+ 81-85: 0.50+
THE STANDARD Focused Growth Annuity 3 <i>MVA High Band</i>	A	93	100,000	3 yrs	Int / Int	05/04/2026		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>MVA High Band</i>	A	93	100,000	3 yrs	Int / Int	05/04/2026		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.50+ 81-93: 0.50+
PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW <i>MVA High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/01/2026		4.60	4.60	1.00	3 yrs	4.60	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock 3 MVA <i>MVA, BANK/BD High Band</i>	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.55	4.55	0.25	3 yrs	4.55	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA <i>CA MVA, BANK/BD High Band</i>	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.55	4.55	1.45	3 yrs	4.55	18-80: 1.50+ 81-92: 0.75+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs	0% / 10%	05/04/2026		4.55	4.55	0.10	3 yrs	4.55	0-80: 1.50+ 81-93: 0.50+
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 0%	04/01/2026		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA High Band	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.55	4.55	1.00	3 yrs	4.55	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA High Band	A-	85	100,000	3 yrs	0% / 10%	09/22/2025		4.50	4.50	1.00	3 yrs	4.50	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock 3 BANK/BD High Band	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.45	4.45	0.25	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 CA BANK/BD High Band	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.45	4.45	1.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA MVA, BANK/BD High Band	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.45	4.45	0.25	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA CA MVA, BANK/BD High Band	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.45	4.45	1.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs	0% / 10%	05/04/2026		4.45	4.45	0.10	3 yrs	4.45	0-80: 1.50+ 81-93: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA Mid Band	A++	85	50,000	3 yrs	10% / 10%	05/04/2026		4.45	4.45	0.05	3 yrs	4.45	See Notes
PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 10%	04/01/2026		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP High Band	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.25+ 81-85: 0.50+

MYGA Products

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▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	50,000	3 yrs	10% / 10%	05/04/2026		4.40	4.40	0.05	3 yrs	4.40	See Notes
AUGUSTAR LunarLock 3 MVA MVA, BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.35	4.35	0.25	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA, BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.35	4.35	1.45	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 BANK/BD <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.35	4.35	0.25	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA BANK/BD <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	04/15/2026		4.35	4.35	1.45	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	05/04/2026		4.35	4.35	0.10	3 yrs	4.35	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.25+ 81-85: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	05/04/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	05/04/2026		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.50+ 81-93: 0.50+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 1 (3) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock 3 BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.25	4.25	0.25	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 CA BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.25	4.25	1.45	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA MVA, BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.25	4.25	0.25	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+

MYGA Products

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AUGUSTAR LunarLock Prime 3 MVA CA MVA, BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.25	4.25	1.45	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	05/04/2026		4.25	4.25	0.10	3 yrs	4.25	0-80: 1.50+ 81-93: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Mid Band</i>	A++	85	25,000	3 yrs	10% / 10%	05/04/2026		4.25	4.25	0.05	3 yrs	4.25	See Notes
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 3 (3) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.25+ 81-85: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Mid Band</i>	A++	93	25,000	3 yrs	10% / 10%	05/04/2026		4.20	4.20	0.05	3 yrs	4.20	See Notes
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	04/01/2026		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 1 (3) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	04/01/2026		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.25+ 81-85: 0.50+
AUGUSTAR LunarLock Prime 3 BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.15	4.15	0.25	3 yrs	4.15	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA BANK/BD <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	04/15/2026		4.15	4.15	1.45	3 yrs	4.15	18-80: 1.50+ 81-92: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	05/04/2026		4.15	4.15	0.10	3 yrs	4.15	0-80: 1.50+ 81-93: 0.50+

MYGA Products

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PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	04/01/2026		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 3 (3) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	04/01/2026		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.25+ 81-85: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/01/2026		4.10	4.10	0.50	3 yrs	4.10	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 0%	04/01/2026		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 2 (3) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	04/01/2026		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.25+ 81-85: 0.50+
PROSPERITY S.USA LIFE Select Choice® 4 (3) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.25+ 81-85: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (3-Year) MVA <i>Low Band</i>	A++	85	5,000	3 yrs	10% / 10%	05/04/2026		4.05	4.05	0.05	3 yrs	4.05	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/01/2026		4.00	4.00	0.50	3 yrs	4.00	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (3-Year) ROP <i>Low Band</i>	A++	93	5,000	3 yrs	10% / 10%	05/04/2026		4.00	4.00	0.05	3 yrs	4.00	See Notes
PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	3 yrs	0% / 10%	04/01/2026		4.00	4.00	1.00	3 yrs	4.00	0-80: 1.25+ 81-85: 0.50+
PROSPERITY SBLI USA Select Choice 4 (3) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 10%	04/01/2026		4.00	4.00	1.00	3 yrs	4.00	0-80: 1.25+ 81-85: 0.50+

MYGA Products

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/01/2026		3.90	3.90	2.55	3 yrs	3.90	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/01/2026		3.85	3.85	0.50	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/01/2026		3.85	3.85	0.50	3 yrs	3.85	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	05/01/2026		3.75	3.75	2.55	3 yrs	3.75	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/01/2026		3.60	3.60	0.50	3 yrs	3.60	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/01/2026		3.55	3.55	2.55	3 yrs	3.55	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/01/2026		3.35	3.35	0.50	3 yrs	3.35	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	05/01/2026		3.30	3.30	2.55	3 yrs	3.30	0-80: 1.75+ 81-85: 1.00+ 86-UP: 0.50+
Rate Guaranteed 4-Years													
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	0.50	4 yrs ↻	4.75	See Notes
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	0.50	4 yrs ↻	4.75	See Notes
											▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage		
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>High Band</i>	A++	85	100,000	4 yrs	10% / 10%	05/04/2026		4.70	4.70	0.05	4 yrs	4.70	See Notes
											▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage		
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>High Band</i>	A++	90	100,000	4 yrs	10% / 10%	05/04/2026		4.65	4.65	0.05	4 yrs	4.65	See Notes

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	50,000	4 yrs	10% / 10%	05/04/2026		4.45	4.45	0.05	4 yrs	4.45	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	50,000	4 yrs	10% / 10%	05/04/2026		4.40	4.40	0.05	4 yrs	4.40	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Mid Band</i>	A++	85	25,000	4 yrs	10% / 10%	05/04/2026		4.25	4.25	0.05	4 yrs	4.25	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Mid Band</i>	A++	90	25,000	4 yrs	10% / 10%	05/04/2026		4.20	4.20	0.05	4 yrs	4.20	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (4-Year) MVA <i>Low Band</i>	A++	85	5,000	4 yrs	10% / 10%	05/04/2026		4.05	4.05	0.05	4 yrs	4.05	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (4-Year) ROP <i>Low Band</i>	A++	90	5,000	4 yrs	10% / 10%	05/04/2026		4.00	4.00	0.05	4 yrs	4.00	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/01/2026		3.90	3.90	0.50	4 yrs	3.90	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/01/2026		3.85	3.85	0.50	4 yrs	3.85	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/01/2026		3.75	3.75	2.55	4 yrs	3.75	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/01/2026		3.70	3.70	0.50	4 yrs	3.70	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/01/2026		3.60	3.60	0.50	4 yrs	3.60	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	05/01/2026		3.60	3.60	2.55	4 yrs	3.60	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/01/2026		3.55	3.55	0.50	4 yrs	3.55	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/01/2026		3.45	3.45	2.55	4 yrs	3.45	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/01/2026		3.35	3.35	0.50	4 yrs	3.35	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	05/01/2026		3.25	3.25	2.55	4 yrs	3.25	0-80: 2.25+ 81-85: 1.15+ 86-UP: 0.50+
Rate Guaranteed 5-Years													
AUGUSTAR LunarLock 5 MVA MVA, BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.25	5.25	0.25	5 yrs	5.25	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA, BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.25	5.25	1.45	5 yrs	5.25	18-80: 2.50+ 81-90: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		5.20	5.20	0.50	5 yrs	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AUGUSTAR LunarLock 5 BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.15	5.15	0.25	5 yrs	5.15	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 CA BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.15	5.15	1.45	5 yrs	5.15	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA MVA, BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.15	5.15	0.25	5 yrs	5.15	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA, BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.15	5.15	1.45	5 yrs	5.15	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA MVA, BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		5.05	5.05	0.25	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock 5 MVA CA MVA, BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		5.05	5.05	1.45	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.05	5.05	0.25	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/15/2026		5.05	5.05	1.45	5 yrs	5.05	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	05/04/2026		5.05	5.05	0.10	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs	10% / 10%	02/23/2026		5.00	5.00	0.50	5 yrs	5.00	See Notes
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs	10% / 10%	02/23/2026		5.00	5.00	0.50	5 yrs	5.00	See Notes
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	05/05/2026		5.00	5.00	3.00	5 yrs	5.00	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/04/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/04/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	05/05/2026		5.00	5.00	3.00	5 yrs	5.00	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
AUGUSTAR LunarLock 5 BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.95	4.95	0.25	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 CA BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.95	4.95	1.45	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA MVA, BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.95	4.95	0.25	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA, BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.95	4.95	1.45	5 yrs	4.95	18-80: 2.50+ 81-90: 1.25+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/04/2026		4.95	4.95	0.10	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	5 yrs	4.95	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (5) Base Policy <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 0%	04/01/2026		4.90	4.90	1.00	5 yrs	4.90	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	5 yrs	4.90	0-80: 2.50+ 81-85: 1.50+
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	05/05/2026		4.85	4.85	3.00	5 yrs	4.85	0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+
AUGUSTAR LunarLock Prime 5 BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.85	4.85	0.25	5 yrs	4.85	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA BANK/BD <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	04/15/2026		4.85	4.85	1.45	5 yrs	4.85	18-80: 2.50+ 81-90: 1.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>MVA, ROP High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/04/2026		4.85	4.85	0.10	5 yrs	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW <i>MVA High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/01/2026		4.85	4.85	1.00	5 yrs	4.85	0-80: 2.50+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.80	4.80	0.50	5 yrs	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
THE STANDARD Multi-Choice 5 <i>MVA Low Band</i>	A	93	15,000	5 yrs	0% / 0%	05/04/2026		4.75	4.75	0.10	5 yrs	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 <i>MVA Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>High Band</i>	A++	85	100,000	5 yrs	10% / 10%	05/04/2026		4.70	4.70	0.05	5 yrs	4.70	See Notes
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA Low Band</i>	A-	85	5,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy <i>MVA Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 2.50+ 81-85: 1.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>MVA Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026		4.65	4.65	0.10	5 yrs	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>High Band</i>	A++	90	100,000	5 yrs	10% / 10%	05/04/2026		4.65	4.65	0.05	5 yrs	4.65	See Notes
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	04/01/2026		4.65	4.65	1.00	5 yrs	4.65	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 2.50+ 81-85: 1.50+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/04/2026		4.55	4.55	0.10	5 yrs	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.55	4.55	2.55	5 yrs	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/01/2026		4.55	4.55	1.00	5 yrs	4.55	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (5) Base Policy MVA <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 0%	04/01/2026		4.50	4.50	1.00	5 yrs	4.50	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (5) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	04/01/2026		4.50	4.50	1.00	5 yrs	4.50	0-80: 2.50+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	50,000	5 yrs	10% / 10%	05/04/2026		4.45	4.45	0.05	5 yrs	4.45	See Notes
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 10%	04/01/2026		4.45	4.45	1.00	5 yrs	4.45	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (5) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 10%	04/01/2026		4.45	4.45	1.00	5 yrs	4.45	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (5) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 2.50+ 81-85: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	50,000	5 yrs	10% / 10%	05/04/2026		4.40	4.40	0.05	5 yrs	4.40	See Notes

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs	4.35	0-80: 2.50+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs	4.35	0-80: 2.50+ 81-85: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Mid Band</i>	A++	85	25,000	5 yrs	10% / 10%	05/04/2026		4.25	4.25	0.05	5 yrs	4.25	See Notes
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 0%	04/01/2026		4.25	4.25	1.00	5 yrs	4.25	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 2 (5) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	04/01/2026		4.25	4.25	1.00	5 yrs	4.25	0-80: 2.50+ 81-85: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Mid Band</i>	A++	90	25,000	5 yrs	10% / 10%	05/04/2026		4.20	4.20	0.05	5 yrs	4.20	See Notes
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	5 yrs	0% / 10%	04/01/2026		4.15	4.15	1.00	5 yrs	4.15	0-80: 2.50+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 4 (5) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 10%	04/01/2026		4.15	4.15	1.00	5 yrs	4.15	0-80: 2.50+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.10	4.10	0.50	5 yrs	4.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		4.05	4.05	0.50	5 yrs	4.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (5-Year) MVA <i>Low Band</i>	A++	85	5,000	5 yrs	10% / 10%	05/04/2026		4.05	4.05	0.05	5 yrs	4.05	See Notes

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (5-Year) ROP <i>Low Band</i>	A++	90	5,000	5 yrs	10% / 10%	05/04/2026		4.00	4.00	0.05	5 yrs	4.00	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.85	3.85	0.50	5 yrs	3.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		3.80	3.80	2.55	5 yrs	3.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.60	3.60	2.55	5 yrs	3.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.35	3.35	2.55	5 yrs	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
Rate Guaranteed 6-Years													
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>High Band</i>	A++	85	100,000	6 yrs	10% / 10%	05/04/2026		4.80	4.80	0.05	6 yrs	4.80	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>High Band</i>	A++	90	100,000	6 yrs	10% / 10%	05/04/2026		4.75	4.75	0.05	6 yrs	4.75	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	50,000	6 yrs	10% / 10%	05/04/2026		4.55	4.55	0.05	6 yrs	4.55	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	50,000	6 yrs	10% / 10%	05/04/2026		4.50	4.50	0.05	6 yrs	4.50	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) MVA <i>Mid Band</i>	A++	85	25,000	6 yrs	10% / 10%	05/04/2026		4.35	4.35	0.05	6 yrs	4.35	See Notes

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Mid Band</i>	A++	90	25,000	6 yrs	10% / 10%	05/04/2026		4.30	4.30	0.05	6 yrs	4.30	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (6-Year) <i>MVA Low Band</i>	A++	85	5,000	6 yrs	10% / 10%	05/04/2026		4.15	4.15	0.05	6 yrs	4.15	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (6-Year) ROP <i>Low Band</i>	A++	90	5,000	6 yrs	10% / 10%	05/04/2026		4.10	4.10	0.05	6 yrs	4.10	See Notes
Rate Guaranteed 7-Years													
AUGUSTAR LunarLock 7 MVA MVA, BANK/BD <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	04/15/2026		5.30	5.30	0.25	7 yrs ↻	5.30	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA, BANK/BD <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	04/15/2026		5.30	5.30	1.45	7 yrs ↻	5.30	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 BANK/BD <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	04/15/2026		5.20	5.20	0.25	7 yrs ↻	5.20	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 CA BANK/BD <i>High Band</i>	A	88	100,000	7 yrs ↻	10% / 10%	04/15/2026		5.20	5.20	1.45	7 yrs ↻	5.20	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA MVA, BANK/BD <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	04/15/2026		5.20	5.20	0.25	7 yrs	5.20	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA, BANK/BD <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	04/15/2026		5.20	5.20	1.45	7 yrs	5.20	18-80: 3.25+ 81-88: 2.25+
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	05/05/2026		5.20	5.20	3.00	7 yrs	5.20	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy <i>MVA High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	04/01/2026		5.15	5.15	1.00	7 yrs ↻	5.15	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy <i>MVA High Band</i>	A-	85	100,000	7 yrs ↻	0% / 0%	09/22/2025		5.15	5.15	1.00	7 yrs ↻	5.15	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarLock 7 MVA MVA, BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs ↻	10% / 10%	04/15/2026		5.10	5.10	0.25	7 yrs ↻	5.10	18-80: 3.25+ 81-88: 2.25+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock 7 MVA CA MVA, BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		5.10	5.10	1.45	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 BANK/BD <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	04/15/2026		5.10	5.10	0.25	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA BANK/BD <i>High Band</i>	A	88	100,000	7 yrs	10% / 10%	04/15/2026		5.10	5.10	1.45	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
PROSPERITY S.BLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	09/22/2025		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarLock 7 BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		5.00	5.00	0.25	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 CA BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		5.00	5.00	1.45	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA MVA, BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		5.00	5.00	0.25	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA, BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		5.00	5.00	1.45	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
AUGUSTAR LunarLock Prime 7 BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		4.90	4.90	0.25	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA BANK/BD <i>Low Band</i>	A	88	10,000	7 yrs	10% / 10%	04/15/2026		4.90	4.90	1.45	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>Low Band</i>	A-	85	5,000	7 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 10%	09/22/2025		4.90	4.90	1.00	7 yrs	4.90	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	05/04/2026		4.85	4.85	0.10	7 yrs	4.85	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS!												Ash Brokerage	
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	05/04/2026		4.85	4.85	0.05	7 yrs	4.85	See Notes
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	05/04/2026		4.80	4.80	0.10	7 yrs	4.80	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS!												Ash Brokerage	
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>High Band</i>	A++	90	100,000	7 yrs	10% / 10%	05/04/2026		4.80	4.80	0.05	7 yrs	4.80	See Notes
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	04/01/2026		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	05/04/2026		4.75	4.75	0.10	7 yrs	4.75	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	05/04/2026		4.70	4.70	0.10	7 yrs	4.70	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2026		4.70	4.70	0.50	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	04/01/2026		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	05/04/2026		4.60	4.60	0.10	7 yrs	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	50,000	7 yrs	10% / 10%	05/04/2026		4.60	4.60	0.05	7 yrs	4.60	See Notes
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 0%	04/01/2026		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 1 (7) Base Policy MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	04/01/2026		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Low Band</i>	A-	85	2,000 QL 5,000 NQ	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs ↻	4.60	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	05/04/2026		4.55	4.55	0.10	7 yrs ↻	4.55	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	50,000	7 yrs	10% / 10%	05/04/2026		4.55	4.55	0.05	7 yrs	4.55	See Notes
PROSPERITY SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	04/01/2026		4.55	4.55	1.00	7 yrs ↻	4.55	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 3 (7) Base Policy + PFW MVA <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	04/01/2026		4.55	4.55	1.00	7 yrs ↻	4.55	0-80: 3.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	05/04/2026		4.50	4.50	0.10	7 yrs ↻	4.50	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	1.00	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	09/22/2025		4.50	4.50	1.00	7 yrs ↻	4.50	0-80: 3.00+ 81-85: 1.50+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	05/04/2026		4.45	4.45	0.10	7 yrs	4.45	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2026		4.45	4.45	0.50	7 yrs	4.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	05/04/2026		4.40	4.40	0.10	7 yrs	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Mid Band</i>	A++	85	25,000	7 yrs	10% / 10%	05/04/2026		4.40	4.40	0.05	7 yrs	4.40	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2026		4.35	4.35	0.50	7 yrs	4.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Mid Band</i>	A++	90	25,000	7 yrs	10% / 10%	05/04/2026		4.35	4.35	0.05	7 yrs	4.35	See Notes
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	05/04/2026		4.30	4.30	0.10	7 yrs	4.30	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs	0% / 0%	04/01/2026		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 2 (7) Base Policy + ROP MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	04/01/2026		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.00+ 81-85: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term MVA II (7-Year) MVA <i>Low Band</i>	A++	85	5,000	7 yrs	10% / 10%	05/04/2026		4.20	4.20	0.05	7 yrs	4.20	See Notes
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2026		4.15	4.15	0.50	7 yrs	4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Secure Term Choice II (7-Year) ROP <i>Low Band</i>	A++	90	5,000	7 yrs	10% / 10%	05/04/2026		4.15	4.15	0.05	7 yrs	4.15	See Notes
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>Low Band</i>	A-	85	5,000	7 yrs ↻	0% / 10%	04/01/2026		4.15	4.15	1.00	7 yrs ↻	4.15	0-80: 3.00+ 81-85: 1.50+
PROSPERITY SBLI USA Select Choice 4 (7) Base Policy + ROP + PFW MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs ↻	0% / 10%	04/01/2026		4.15	4.15	1.00	7 yrs ↻	4.15	0-80: 3.00+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2026		4.10	4.10	0.50	7 yrs	4.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2026		4.05	4.05	2.55	7 yrs	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2026		3.90	3.90	0.50	7 yrs	3.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2026		3.85	3.85	2.55	7 yrs	3.85	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2026		3.70	3.70	2.55	7 yrs	3.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2026		3.40	3.40	2.55	7 yrs	3.40	0-75: 3.00+ 76-80: 0.75+ 81-90: 1.50+
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>Low Band</i>	A++	80	50,000	7 yrs	10% / 10%	05/04/2026		1.00	1.00	1.00	7 yrs	1.00	See Notes
▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage													
NEW YORK LIFE INS. AND ANNUITY CORPORATION Clear Income Advantage Fixed Annuity - FP MVA MVA, ROP <i>Mid Band</i>	A++	80	100,000	7 yrs	10% / 10%	05/04/2026		1.00	1.00	1.00	7 yrs	1.00	See Notes

MYGA Products

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
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▼ Ash/NYL Fixed Annuity Suitability Review Form MUST BE SUBMITTED WITH ALL NEW FIXED OR IMMEDIATE APPLICATIONS! Ash Brokerage

NEW YORK LIFE INS. AND ANNUITY CORPORATION
Clear Income Advantage Fixed Annuity - FP
MVA MVA, ROP *High Band*

A++	80	1,500,000	7 yrs	10% / 10%	05/04/2026	1.00	1.00	1.00	7 yrs	1.00	See Notes
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Rate Guaranteed 10-Years

RELIANCE STANDARD LIFE
Reliance Guarantee - 10 MVA

A++	85	20,000	10 yrs	10% / 10%	05/05/2026	5.30	5.30	3.00	10 yrs	5.30	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
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THE STANDARD
Focused Growth Annuity 10 MVA *High Band*

A	80	100,000	10 yrs	Int / Int	05/04/2026	4.55	4.55	0.10	10 yrs	4.55	0-80: 3.00+
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THE STANDARD
Focused Growth Annuity 10 MVA *Low Band*

A	80	15,000	10 yrs	Int / Int	05/04/2026	4.25	4.25	0.10	10 yrs	4.25	0-80: 3.00+
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